Dear Reader,

It is time again for me to report back to you on the progress, achievements and lessons of our work in the last year.

It is my pleasure to inform you that we have expanded our regional program from Kenya, Uganda, Tanzania, and are now working in Rwanda. Since the middle of the year, we have been implementing a Swiss Development Corporation (SDC) funded project that aims to promote skills development and employment creation in the Great Lakes region.

This year, we have also increased our overall project portfolio. Today, we manage 20 projects, an increase from 15 projects in 2011.

We have continued to maintain our excellence in implementation and all aspects of the project management cycle. Early in the year, we established a new regional monitoring and results measurement unit and it has already been building capacity and assuring quality in our projects.

The region is also proving to be a valuable hub for exchange and learning for Swisscontact in Africa. In September, our office organised and hosted the first Swisscontact All Africa Seminar bringing together project managers from 9 African countries.

It is my pleasure to take this opportunity to thank all of our partners, sponsors and supporters for the excellent collaboration that made 2012 such a successful year for us. While we are satisfied with these developments, we still have ambitious work ahead of us. Further growth and consolidation will enable us to better leverage our efforts and increase our impact on the lives of our clients, and these remain our goals for the coming year.

We look forward to an exciting new year with our partners and clients, building on the work and accomplishments we shared together in 2012. I would like to invite you to join us in this review. I hope you will enjoy reading this report.

Veronique Su
Regional Director, Swisscontact East Africa
Swisscontact’s Approach to Private Sector Development

Swisscontact promotes economic, social and ecological development by supporting people to successfully integrate into local commercial life. Swisscontact creates opportunities for people to improve their living conditions as a result of their own efforts. The focus of its systemic interventions in the private sector is the strengthening of local and global value chains. Through an increased economic productivity Swisscontact fosters added value for all involved – namely the local population and small enterprises.

Swisscontact concentrates on four core areas of private sector promotion:

Vocational Education and Training: enabling access to the labour market and creating the conditions for gaining an occupation and earning an income.

SME Promotion: promoting local entrepreneurship with the goal of strengthening its competitiveness.

Financial Services: creating access to local financial service providers who offer credit, savings, leasing and insurance products.

Resource Efficiency: promoting the efficient use of resources through production methods that are efficient in their use of energy and materials, and through taking measures to promote clear air and sustainable waste disposal.

As an expert organisation, Swisscontact carries out high-quality project work on site. The cost-effectiveness 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 notable figures from the worlds of commerce and science in Switzerland. It is exclusively involved in international co-operation and since 1961 has carried out its own and mandated projects. Since it was founded, Swisscontact has had close ties with the private sector.

Swisscontact’s track record in East Africa started back in 1997 when the foundation set up a regional program that focused on Small Business Development and Microfinance in Kenya, Uganda and Tanzania. Currently, Swisscontact East Africa implements 15 projects with an overall financial volume of USD 5 million per year for a variety of donors in the areas of non formal skills development, financial services and market development.

Monitoring and Results Measurement

At Swisscontact, we recognise that the growth of our impact is contingent on our ability to build a robust evidence base for our work and continually learn from and improve on our past efforts. Monitoring and results measurement is therefore a strategic priority for us. Our objective is to comply with the best practices of the Donor Committee for Enterprise Development (DCED)’s Standard for Measuring Results in Private Sector Development.

This involves the integration of monitoring activities into the project management process. It ensures that project management and implementation decisions are driven by evidence and learning delivered by the monitoring information. Our investment in monitoring and results measurement is reflected this year in the establishment of a regional unit to build capacity of our project staff, assist them with monitoring and measurement activities and assure the quality of our information.
Swisscontact Working Areas
Within East Africa Region

Uganda (Districts unless stated)
- Wakiso
- Masaka
- Rakai
- Jinja
- Bukwe
- Kampala
- Mukono
- Kamuli
- Abim
- Moroto
- Nakapiripirit
- Napak
- Soroti
- Kaboromado
- Amuria
- Katakwi
- Kumi
- Bukedea
- Mbale
- Iganga
- Mayuge
- Bugiri
- Busia
- Nakasongola
- Luwero
- Nakasike
- Kabale
- Kanungu
- Kisoro
- Bundibugyo
- Mpigi
- Lango (region)
- Acholi (region)
- West Nile (region)
- Kakumiro (region)

Tanzania (Districts)
- Kilosa
- Mvomero
- Morogoro
- Kilombero
- Kongwa
- Mpwamwa
- Bahi
- Kondoa
- Chamwino
- Manyoni
- Iramba
- Singida rural
- Babati
- Ngora
- Igunga
- Kishapu
- Shinyanga Rural
- Maswa
- Baridi
- Same
- Moshi Rural
- Sihia
- Hai
- Rombo

Kenya (Counties)
- Nyeri
- Nairobi
- Machakos
- Kisii
- Nyamira
- Kisumu
- Homa Bay
- Kilifi
- Mombasa
- Kwale
- Eldoret
- Bungoma
- Lakopia
- Nakuru
- Nyandarua
- Kiambu
- Kienbo
Access to Skills Development and Vocational Training and Education

Swisscontact’s promotion of access to skills aims to better qualify people for the world of work, either by preparing them for entry into the labour market or self employment, or by providing employed workers with further education and additional skills. Relevance of the training and providing the qualifications needed by the market, is of central importance.

Workers’PAS – Validation of Non-formal and Informal Skills in Uganda

Workers’PAS aims to address the lack of accreditation of non-formally and informally acquired skills of young people. Working in partnership with the Directorate of Industrial Training, the Ugandan Association of Private Training Institutes (UGAPRIVI) and the Private Sector Foundation Uganda, the project develops and institutionalizes an assessment and accreditation system for vocational and technical skills, regardless of whether they have been acquired formally or otherwise. The project also ensures that training providers that are members of UGAPRIVI deliver high quality training: the project has so far supported 19 different training...
In 2012, the team focused on strengthening the buy-in of the Workers’PAS from companies and private sector associations to increase the demand from employers and inter-related markets for the accreditation system.

Local Skills Development for the Youth (LSDY)

Swisscontact has since adapted LSDY’s successful, integrated model in other skills development projects in Uganda and Tanzania.

The Local Skills Development for the Youth (LSDY) approach offers its participants a wide spanning menu of support, combining technical skills training, work placement, internal financing, skills accreditation, life skills education and mentorship, business and entrepreneurship development, and market linkage facilitation. These different components have been researched, developed, tested and improved over years of experience in the field of skills development. LSDY piloted the combined program from 2009 and learned important lessons.

In this second phase a total of 750 young, unemployed women and men between the ages of 15 and 26 were accompanied through a holistic program of development towards sustainable employment and business establishment in both rural and urban areas. 18 specific trades were supported as part of the project, ranging from vegetable farming, mushroom growing, beekeeping, and food drying, through to tailoring and upholstery, welding, phone repair and motorcycle mechanics, to brick and block making and concrete practice.

In 2012, two training and assessment packages were developed together with two modules and guides on entrepreneurship to strengthen the quality of training delivery of partners. 290 Workers’PAS accreditations have been awarded, validating the skills that participants acquired, 78% of participants took part in practical job placements and internships and around 60% underwent further refresher training and support. Each training covered on average 480 hours of instruction. The year also saw the completion of the second phase of the project implemented in 5 eastern districts of Uganda on behalf of Medicor and Gebauer Foundation. This second phase had a budget of USD 670,000 in partnership with 10 governmental and private sector partners.
U-Learn (Learn, Earn and Save), Uganda and Tanzania

U-Learn is based on past Swisscontact pilot programmes demonstrating that effective market based skills development and access to finance for business start-up can be a key lever to help disadvantaged youth tap into economic opportunities and create a sustainable livelihood.

For these young people with limited or no formal education and virtually no access to skills training, there is a dire need for innovative informal, non-formal and on-the-job learning paths.

The U-Learn program is currently being implemented in selected locations in the Lake Victoria regions of Uganda and Tanzania. It targets youth between the ages of 16 and 25 from families below or on the poverty line who are primary or secondary school dropouts or underemployed. U-Learn supports youth who demonstrate a keen interest in the program’s goals, regardless of gender, social and educational background. This enables the most disadvantaged youth to access skills training because there are no admission prerequisites and participation costs are low.

Since the beginning of the program in mid 2011, a total of 987 youth (50% of whom are women) have received career guidance and counseling, technical and entrepreneurship training, life skills coaching, and opportunities to form Mavuno savings and lending groups (see page 32 for details of the Mavuno group approach). The program has been delivered with a very high degree of collaboration with local government authorities at district and ward level. The trades that have been supported depend on the interests of the youth, and are informed by local market surveys of shortages in the economy, and have included construction, services and agriculture trades and activities. The year 2012 saw an increased attention to the unique needs of young mothers, in recognition that these were a particularly needy demographic in the working areas who struggle to take part in the many elements of the program for social and cultural reasons. The teams in Uganda and Tanzania developed tailored programs of tutoring support for these young women and encouraged them to participate.

This year also saw the team forge linkages and strengthen relationships with commercial banks to explore how the program can partner with them to develop specific products for this segment of the population. The U-Learn program has already created a considerable quantity of learning syllabus/techniques and lessons, with respect on how to arrange flexible modules of support to learning groups of youth in order to provide disadvantaged youth a confidence-building pathway that is vital for the success of technical and enterprise skill development.

This program is delivered as part of The MasterCard Foundation’s Learn, Earn and Save initiative, and Swisscontact manages a program volume of USD 5.6 million over 5 years.
The Transitional Skills Training for Employment (TsTe) being implemented in the Teso region focuses on helping unemployed youth between the ages of 15 and 30 to gain the skills and exploit income generating opportunities in the local economy in order to assist with household consumption needs. The Teso region experiences food insecurity, poverty, unemployment and young people are still struggling from the effects of internal conflict.

The year 2012 is the third and final year of the project which is being implemented on behalf of the European Union and works in partnership with UGAPRIVI, the Ministry of Education and Sports, the Northern Uganda Manufacturers Association and district government offices.

During this year, TsTe continued to facilitate its public and private partners to provide a program of vocational, technical and enterprise skill development, on-the-job experience, skills accreditation and networking for local market integration.

Other notable livelihood improvements are the changing status of these young people in their communities and in the eyes of stakeholders in the local economy. This is contributing to the ongoing peace-building process. This accomplishment would not have been possible if the project hadn’t ensured local community, government and business involvement in the delivery of the project from the beginning and throughout. The year 2012 also saw an additional 356 young women and men take part in the project, bringing the project total to 737 beneficiaries in total: 300 women and 437 men.

New trades that were supported this year, included para-veterinary, oil processing, computer bureau services, plumbing, welding and metal fabrication, led to the preparation and adoption by local training providers of 4 new apprenticeship training programs and training guides. The average length of technical, vocational and enterprise training stands at 320 hours per participant and with the total project volume of USD 760,000.

Participants have more food that is more diverse and more often, even in times of shortage.
Skills Development in the Agricultural Sector (SDAS) in Tanzania

Swisscontact’s Skills Development in the Agricultural Sector (SDAS) project works closely with Vocational Education and Training Authority (VETA) to pilot skills training delivery models which focus on addressing the multiple constraints that small farmers and youth face in rural Tanzania.

The project works in Kilosa, Mvomero, Morogoro and Kilombero districts of the Morogoro region. It focuses on the development and delivery of modular skills development in the agriculture sector around the whole crop life cycle. The project complements this hands-on, in-the-field, technical training with additional life skills and financial literacy modules where required, especially with unemployed youth.

Subsectors which are covered by the project are horticulture, small livestock, rice, sunflower, cocoa, and new for 2012, beekeeping. Its financial services component prioritises strengthening existing linkages that participants have with village savings and lending groups and savings and credit cooperatives, and offers Swisscontact’s Mavuno internal savings and lending group approach (see page 32 for details of the Mavuno approach) where existing linkages are non-existent. SDAS targets 50% smallholder farmers, 50% being unemployed rural youth and 50% women.

In 2012, SDAS worked increasingly closely with Local Government Agencies, such as the Kilosa District Council, in light of their leading engagement in the strategy of agricultural skills development as a means of poverty reduction in the constituencies. These Local Government Agencies are committed to replicating the project model, and this has already begun in Kilosa. Over 500 new participants successfully completed the popular program which mostly takes place in farm field schools. This brings the total for the project since its inception in 2010 to nearly 1,160 participants.

Efforts to facilitate market linkages through farmer participatory research were notable in 2012, with the establishment of a market chain through the Sustainable Agricultural Tanzania (SAT) organic shop in Morogoro representing a key success for horticulture farmers participating in the project. SDAS is funded by the Swiss Agency for Development and Cooperation (SDC) and the Swiss private sector, with an annual budget of USD 400,000. In 2013, SDAS is entering a new phase. It will continue to build on its current agriculture work while piloting an exciting, new initiative, Taka-ni-Mali: Waste is Wealth, of urban solid waste management facilitation in the Morogoro municipality.
The Skills Empowerment for Alternative Livelihoods (SEAL) was a three year project implemented on behalf of the European Union, with a budget of USD 600,000. SEAL worked in four districts of Karamoja: Abim, Moroto, Nakapiripirit and Napak. Its mandate was to develop an effective community, local administration and market driven model to equip disadvantaged young women and men with life skills, confidence and adapted technical skills.

The objective of the project was to empower this segment of the population economically, increase their incomes, improve their livelihoods, and help them to become leaders for peace and stability in their very difficult social and environmental context.

The project delivered a program of support activities to participants working closely with the community leaders, local government’s community development officers, and local NGOs. The program drew on lessons learned from Swisscontact’s Local Skills Development for the Youth project, and included components in functional adult literacy and numeracy education, life skills and vocational training and business and enterprise coaching. Over 710 participants (of which 70% were women) completed the program. 16 young people received further training in 2012 to become master trainers and have since trained a further 60 community members.

The year 2012 saw the completion of SEAL project in the conflict affected Karamoja region in north eastern Uganda. Karamoja, for a long time neglected by the government and the international development community, is one of the poorest, most environmental vulnerable and unsecure regions in East Africa.

In the last quarter of 2012, Swisscontact commissioned an independent impact study of the project to solicit the perspectives of participants and stakeholders involved in the project, and the recommendations from experts in economic development approaches in conflict affected and conflict prone contexts. The study found that the project has already registered an impressive impact on the lives of not only the participants but also entire communities, and has gained both community and local government support. It is one of the projects in Karamoja that has not faced the sharp criticisms of high overhead costs, instead using a lean staff on the ground and dedicating a high proportion of the budget to project activities.

Karamoja, for a long time neglected by the government and the international development community, is one of the poorest, most environmental vulnerable and unsecure regions in East Africa.
Under the overarching goal of poverty eradication, Rwanda’s economic development strategy aims at fostering fast economic growth, fair and equitable distribution of income, the development of a competent and open economy, and long-term reduction of the country’s dependence on development assistance.

While a whole range of policies are necessary in order to achieve these objectives, the reform of the Technical and Vocational Education and Training (TVET) system plays a crucial role in achieving Rwanda’s target of overcoming poverty. It is now acknowledged worldwide that the development of human capital plays a pivotal role in a country’s social and economic development.

In this context, the Government of Rwanda is directing its efforts to build an accessible, high quality and relevant TVET system to drive the Rwandese economy, to integrate low-income rural populations in the labour market and to develop income generation opportunities.

The first phase of the 12-year program aims at supporting the Government’s efforts to improve access, quality and relevance of the TVET system. The main focus is on qualitative improvement of TVET provision, enhanced accessibility for the most socio-economically disadvantaged and vulnerable segments of the rural population in Western Province, and access to more diversified training opportunities. Special attention is given to capacity building of the three categories of key stakeholders involved in an effective TVET system at central and decentralized levels – central and local authorities, local TVET providers, and local enterprises - in order to ensure impact and sustainable development of a demand-driven TVET system, which is managed and monitored in a win-win partnership.

This program is funded by the Swiss Agency for Development and Cooperation (SDC). The first phase, which began in December 2012 and will end in November 2015, has a budget of USD 10.3 million.

**Promoting Market Oriented Skills Training in the Great Lakes Region**

From January 2013, Swiss-contact will implement a 3 year, USD 10.3 million vocational skills development program in Rwanda.
Access to Financial Services

Swisscontact’s promotion of access to financial services is closely linked to the promotion of access to skills, markets and market linkages. It provides financial assets to micro, small and medium enterprises as well as individual households in urban and rural areas, enabling them to expand, achieve economic growth and to create employment.

Access to financial services is a vital component of economic empowerment and a powerful vehicle for inclusive national economic development. In rural areas however, where over 70% of the population in East Africa still derives its livelihood from agriculture, challenges remain. Low income populations often do not have access to financial services and clients often face big risks because they are not sufficiently financially literate to harness the power of finance to diversify and grow their incomes sustainably. Since 2006, Swisscontact has developed microleasing as a practical solution offering low income rural households a means to acquire and use relevant productive assets sustainably. A microlease is a structured loan product tied to a particular productive asset, with embedded insurance on the asset and training in its proper use.
2012 saw the successful completion of a nationwide feasibility study and forging of partnerships in Uganda. Swisscontact and its partners are looking forward to the launch of microleasing in Uganda in 2013.

A microlease provides a smallholder farmer with everything they need to acquire and deploy new means of income and livelihood on their own terms. In partnership with K-Rep Development Agency and with funding from Credit Suisse and Ford Foundation, Swisscontact successfully facilitated the launch of a microleasing company Juhudi Kilimo in April 2009, the first of its kind in Kenya. At the end of 2012, Juhudi Kilimo now has 10 branches across Kenya and has disbursed more than 17,000 leases at a total value of nearly USD 10million. 65% of leases go to women.

This year, on behalf of Credit Suisse, Swisscontact continued to provide strategic assistance to the institutional development of Juhudi Kilimo. Technical assistance and capacity building has focused on geographical feasibility studies, advisory services on product development, marketing and promotion and staff training.

Swisscontact also worked closely with Juhudi Kilimo to facilitate client training on good agricultural practices. The training delivered by Lengo Agriculture Training Institute and supervised by the Kenya Ministry of Agriculture, helps farmers make the most out of the assets that they are purchasing through the leases. As part of the current phase of activities, delivered on behalf of Credit Suisse at a volume of USD 890,000 over 3 years, Swisscontact is also developing the microleasing model in Uganda and Tanzania, 2012 saw the successful completion of a nationwide feasibility study and forging of partnerships in Uganda. Swisscontact and its partners are looking forward to the launch of microleasing in Uganda in 2013.

Across East Africa, the cooperative sector is vital for the development of financial services for a mass market and a critical driver of the inclusive economy at large. In Kenya it is responsible for 45% of GDP and 81% of national savings and deposits. It services the lion’s share of clients (1 in 5 Kenyans is a member of a cooperative). Furthermore the cooperative sector is particularly inclusive in relative terms, typically it is characterized by over 50% aspiring, 40% of whom are women.

Between 2009 and 2012, the project focused on structural improvements to 6 cooperatives in East Africa serving over 60,000 members in peri-urban and rural areas. About 90% of the members of these cooperatives namely Wananchi SACCO, Nest SACCO, Meru Herbs and Lukenya Housing Cooperative in Kenya, Bufa SACCO in Uganda, and Same Kaya SACCO in Tanzania are smallholder or micro, small and medium entrepreneurs.

Swisscontact partners with the Kenya Ministry of Cooperative Development and Marketing, the Cooperative Alliance of Kenya, and business development service providers in the region to deliver a variety of organizational, human resources, research and other consultancy and advisory services tailored to the specific strategic needs of each partner cooperative.

This project has managed a volume of USD 205,000 on behalf of the Swiss Agency for Development and Cooperation and the Swiss private sector.
The SACCO Start-Up Kit project is designed to assist the development of Savings and Credit Cooperatives (SACCOs) in the initial years of their development. The objective is to help high potential young SACCOs to get past early growing pains and deliver relevant, inclusive and sustainable financial services to under-served populations. The project was started in 2006 by Swisscontact in partnership with the Ministry of Co-operative Development and Marketing in Kenya. It resulted in publishing of the first edition of Start-Up Kit in 2009. In 2012, The Ministry’s representatives were facilitated to provide tailored extension services to members and management of a total of 37 SACCOs of which 15 were new participants in 13 counties across Kenya. Up to 15,900 SACCO members benefitted from improvements in these SACCOs’ cooperative legislation, corporate governance, investment, credit management and loan policies, book-keeping and member engagement.

The second edition is based on a highly participatory process of revision and updating led by the Cooperative University College of Kenya and Ministry’s cooperative officers. It was launched in December 2012, by Chairman of Kenya Vision 2030 and CEO of Equity Bank, Dr James Mwangi.

The Financial Services East Africa program is financed by the Swiss Agency for Development and Cooperation and the Swiss private sector.

“ What this toolkit is talking about has been tested, piloted and proven, because Equity Bank today is home to 8 million customers, and has grown from a balance sheet of KES 200 million to a balance sheet of KES 250 billion today. If we had grown without the capacity built into Equity with the support of Swisscontact, we would not have been where we are today. ”

Dr James Mwangi
CEO and MD of Equity Bank Limited and Chairman of Kenya’s Vision 2030 Delivery Board
Mavuno Saving and Lending Groups

The Mavuno project forms part of the Financial Services East Africa. Adapted from CARE International’s widely promoted Village Savings and Lending Associations (VSLAs), Swisscontact’s Mavuno model, which means ‘harvest’ in Kiswahili, is active in Kenya, Uganda, Tanzania and Mali. The program addresses the needs of rural communities without formal access to financial services.

Swisscontact’s basic approach in developing savings and lending groups involves training community based trainers or facilitators who in turn mobilize, form, train and supervise groups. The community based trainers use a curriculum of six modules unique to Swisscontact’s model, which covers self-screening and member selection, group formation and leadership, fund development, constitution preparation, record keeping and entrepreneurship.

Another unique feature of the Mavuno model is the training fund, through which the group members pay their trainer for their services, in so doing nurturing the culture of self-financing training that sits at the heart of the cooperative movement, and avoiding perpetual donor dependency.

This year saw the Mavuno project pass the 1,000th group milestone, with groups across Africa now serving nearly 24,000 members and responsible for at least USD 410,000 in cumulative group mobilized savings and USD 2 million in cumulative loans.

Between 2009 and 2012, the project facilitated the inclusion of over 17,000 Kenyans and Tanzanians in the project (60% of whom are women) with project investments of USD 300,000 from ILO CoopAfrica, Syngenta Foundation, the Swiss Agency for Development and Cooperation (SDC) and the Swiss private sector.

Support focused on continued coaching on issues of record keeping, governance and financial management and careful and impartial facilitation of linkages between the groups and other financial and non-financial service providers including micro-leasing company Juhudi Kilimo, and government line agencies and extension officers. 2012 saw the introduction of community-based cluster representatives in Kenya as a new model to leverage inter-group exchanges on innovative practices, and support Swisscontact’s ongoing monitoring efforts.

During the month of November, the Swisscontact Burkina Faso team underwent training on Mavuno in Nairobi under the leadership of the Mavuno Project manager.

The Mavuno groups are an ideal entry point into financial services for the previously excluded and a hands-on approach to basic financial literacy.
Since 2004, Swisscontact has partnered with education institutions across East Africa to improve and market opportunities in microfinance education. The project has partnered with the Associations of Microfinance Institutions in Kenya, Uganda and Tanzania to ensure the relevance of its curriculum development, course planning and marketing activities to the industry that graduates will join after they complete their courses.

In 2012, Swisscontact joined forces with the Cooperative University College of Kenya, the newest addition to the strong group of partners, to review their curricula and develop a new tailored program. The new program will be launched early in 2013. Swisscontact also facilitated an East Africa education summit, bringing together its partners to share experiences, learn from each other, and rally around a set of common issues on which to work together in 2013.

The project forms part of Swisscontact’s Financial Services East Africa program and between 2009 and 2012 has managed a volume of USD 265,000.
The year 2012 was a very busy one for Swisscontact’s Uganda financial services team with the project entering its implementation phase. The partnerships with participating saving and credit cooperative societies, both computerized and non-computerized, continued to grow, and the project entered into product development partnerships with Centenary Bank and Pride Microfinance. Notably, the team assisted Iceme Sacco with the refinement of their agriculture and business loan products into gender responsive offerings.

Over the course of the year, the project’s results have been probing and promising. Training has brought improved knowledge and skills of board members, management and members of 30 cooperatives. There is evidence of changing practices as a result, improving the security for over 26,000 members who entrust the cooperatives with their savings.

Swisscontact manages a project volume of USD 1.3 million over 3 years on behalf of BMZ/GIZ.

The year 2012 was a busy one for the ongoing strategic partnership between Equity Bank and Swisscontact. This year saw the project design and successful fundraising for the Promotion of Women Small Entrepreneurs project with Equity Bank, and introduced East Africa’s largest and most inclusive bank to a new and exciting partnership with executive coaching outfit of the Trestle Group Foundation.

By September 2013, the Promotion of Women Small Entrepreneurs project managed and backstopped technically by Swisscontact will have enabled Equity Bank to conduct research, develop, pilot, launch and roll out their popular Kenyan Fanikisha structured loan products for women entrepreneurs for the Tanzanian market.

The project is also exploring a ‘+’ component to the loan products in the form of embedded entrepreneurship training. It will use a peer-to-peer coaching approach initially to a pilot group of 250 women entrepreneurs. It is in this component that the Trestle Group Foundation is working closely with Equity Bank to develop the skills of Equity Bank staff, three Tanzanian flagship women entrepreneurs and the Tanzanian Women’s Chamber of Commerce and Industry to build a strong women’s coaching network in Tanzania.

This partnership is supported by the Swiss Capacity Building Facility with funding of USD 375,000 over 18 months.

Fanikisha+: Promotion of Women Entrepreneurs in Tanzania
Agriculture is the source of livelihood to over 70% of the populations of Kenya, Uganda and Tanzania. While the sector faces a considerable number of challenges, the access to finance across value chains and market system is consistently recognized by stakeholders as among the most critical.

In this context, Swisscontact facilitated the Agriculture Finance Forum in East Africa in 2011 and 2012 on behalf of the Ford Foundation. The forum aimed to establish a community of practice and learning alliances to share experiences, discuss common issues and interests, and increase cooperation in the agricultural finance and services sector.

The goal was to stimulate the spread of innovation from cooperation to leverage the contrasting but often complementary expertise of a wide range of participants across the region. In 2012, Swisscontact also facilitated specific trainings on issues that the participants expressed an interest on.

70 institutions across East Africa took part in the forum’s activities, from commercial banks, cooperatives, microfinance institutions, government ministries and non-governmental organizations.

Swisscontact is looking forward to reviewing and evaluating the forum in 2013, and seeks to work with existing and new partners to build on its initial accomplishments towards further coordination and cooperation in the sector.

Swisscontact’s promotion of access to markets and market linkages – in close collaboration with the public and the private sector – focuses on enabling micro, small and medium-sized enterprises (MSMEs) to hold their ground in the market, to help them grow, to create new job opportunities and therefore, reduce poverty.

Since 2005, the Rural Livelihood Development Program (RLDP) has sought to improve the very low incomes and address frequent food shortages in the Central Corridor of Tanzania. RLDP applies the Making Markets Work for the Poor (M4P) approach to facilitate systemic changes to markets and value chains, enhancing competitiveness of enterprises and rural producers, especially smallholder farmers.

RLDP addresses market constraints in three commodity sectors: cotton, rice and sunflower. The project also seeks to leverage impact by facilitating improvements in three service sectors that cut across the commodity markets: rural commercial radio, rural advisory services, and financial services. RLDP also focuses on household level issues by encouraging integrated poultry rearing as a means of income-smoothing and diversification and by assisting partners to incorporate HIV/AIDS education and sensitivity, gender equity and social inclusion in their work.
RLDP’s partners are predominantly private companies and bodies representing private sector actors. These include the Tanzania Sunflower Promoters Association, GARI Investment Ltd in the rice sector, Songela Investment in sunflower, and Busangwa Organic Farmers Association in cotton. This year, RLDP has worked with 37 partners in 6 regions to benefit 44,223 rural households in the cotton, rice, sunflower and poultry sectors. A further 58,000 households have been reached through its support to rural commercial radio.

At the market system level, market actors have built their trust in each other. As a result, coordination between actors to address key constraints has improved and innovations in service delivery have emerged. Production and use of improved seeds have improved, as have agronomic practices and the use of tools for conservation agriculture. Standards in raw materials and processed agricultural products have increased.

This year, RLDP has worked with 37 partners in 6 regions to benefit 44,223 rural households in the cotton, rice, sunflower and poultry sectors. A further 58,000 households have been reached through its support to rural commercial radio.

As a result of the project, rural producers and smallholder farmers have received embedded services and training, accessed finance, enjoyed improved access to input and output markets and have had the opportunity to initiate new income generating opportunities. 40% of producers involved in the project are women.

The project is implemented by Swiss organizations Helvetas Swiss Intercooperation and Swisscontact on behalf of the Swiss Agency for Development and Cooperation (SDC). Between 2008 and March 2012, the project benefitted 102,250 households and managed an overall project volume of USD 14 million. The current project phase runs until March 2016.
Unlocking Market Access for Farmers

Between 2009 and 2012, UMAF facilitated over 9,000 smallholder and often poor farmers (over half of them women) in coffee, honey, pineapple, mushroom and cocoa subsectors.

Agriculture remains a mainstay of the Ugandan economy and directly accounts for 20 percent of gross domestic product. Commercialization of agriculture is constrained, however, by low productivity, high transport costs, inadequate skills of the largely small-scale farmers who make up the sector and weak linkages among the actors in the agricultural systems.

Through Unlocking Market Access for Farmers (UMAF), Swisscontact seeks to improve the production and business skills of smallholder farmers through strengthened linkages with key input, service and output market actors in their system.

Between 2009 and 2012, UMAF facilitated over 9,000 smallholder and often poor farmers (over half of them women) in coffee, honey, pineapple, mushroom and cocoa subsectors. The project helped the farmers to organize themselves in producer groups and in time district level associations, raise capital through Mavuno savings and lending groups (UMAF facilitated the successful introduction of Swisscontact’s Mavuno model with 90% of the farmers participating in the project, and engage with service providers and buyers to access embedded inputs, training, extension, and business development services.

The year 2012 sees the completion of the first phase of UMAF. A number of new, strategic partnerships were formed to consolidate the gains made over the first four years, with actors including TUNADO, the Department of Livestock Health and Entomology, the Ministry of Trade, Industry and Cooperatives, Uganda Industrial Research Institute, Excel Hort Consult and the National Union of Coffee Agribusiness and Farm Enterprises.

From 2013, the project, will take a Making Markets Work for the Poor (M4P) approach, under the name of Improving Markets in Uganda. Improving Markets in Uganda will focus its work on two market systems cocoa and honey to facilitate transformations in input and service markets, farmer organization and value chain linkages, and the enabling environment with the goal of contributing to an additional USD 60 million created by 30,000 smallholder farmers.

Unlocking Market Access for Farmers is a project implemented on behalf of the Swiss Agency for Development and Cooperation (SDC) and the Swiss private sector with a volume of USD 1.6 million.
## Overview of Projects

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Country</th>
<th>Partners and Donors</th>
<th>Annual Volume</th>
<th>Duration</th>
<th>Results to Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Access to Skills Development, Vocational Training and Education</strong></td>
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<tr>
<td>Workers’PAS - Validation of Non-formal and Informal Skills</td>
<td>Uganda</td>
<td>European Union</td>
<td>EUR 324,258</td>
<td>3 years</td>
<td>Recognized by the public and private sectors. 700 candidates assessed; 200 trainees trained and assessed.</td>
</tr>
<tr>
<td>Skills Empowerment for Alternative Livelihood in Region (SEAL)</td>
<td>Uganda</td>
<td>European Union</td>
<td>EUR 437,722</td>
<td>3 years</td>
<td>500 trained: 46% women, 60% self-employed. Women increasing their status vis-à-vis their spouses and gaining confidence in their work.</td>
</tr>
<tr>
<td>Transitional Skills Training for Employment in the Teso Region (TTe)</td>
<td>Uganda</td>
<td>European Union</td>
<td>EUR 414,894</td>
<td>4 years</td>
<td>Improved knowledge &amp; skills and increased income. Ability to meet basic needs (food, clothing, medical care, school fees), improved welfare &amp; recognition.</td>
</tr>
<tr>
<td>Local Skills Development for the Youth (LSDY)</td>
<td>Uganda</td>
<td>Medicor and Gebauer Foundations</td>
<td>CHF 573,509</td>
<td>4 years</td>
<td>Curricula developed in 5 trades, 2 entrepreneurship models, 78 learning groups, 1,700 youth trained, 476 assessed for Workers’PAS, and 67% employed.</td>
</tr>
<tr>
<td>Skills Development in the Agriculture Sector (SDAS)</td>
<td>Tanzania</td>
<td>Swiss Private Sector and SDC</td>
<td>CHF 456,000</td>
<td>annually</td>
<td>300 smallholder farmers and 370 youth trained in agriculture and life skills on Farmer Field Schools. Another 210 farmers and 240 youth being trained.</td>
</tr>
<tr>
<td>Learn, Earn and Save Program (U-Learn)</td>
<td>Uganda,</td>
<td>MasterCard Foundation</td>
<td>USD 1.09 million</td>
<td>5 years</td>
<td>In learning groups, 630 youth completed learning cycle, with vocational, life skills and entrepreneurship training, plus financial literacy.</td>
</tr>
<tr>
<td>Promoting Skills Development and Employment Creation in the Great Lakes Region</td>
<td>Rwanda</td>
<td>SDC</td>
<td>CHF 128,085</td>
<td>3.3 years (phase 1)</td>
<td>Currently in the Preparation Phase.</td>
</tr>
<tr>
<td><strong>Access to Markets and Market Linkages</strong></td>
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<tr>
<td>Market Access for Rural Poor in Uganda</td>
<td>Uganda</td>
<td>Swiss Private Sector and SDC</td>
<td>CHF 490,200</td>
<td>4 years</td>
<td>3,872 farmers in 4 value chains trained and linked to markets. 581 farmers accessing market information. 99 Mavuno groups with 1,494 members.</td>
</tr>
<tr>
<td>Rural Livelihood Development Program (RLDP)</td>
<td>Tanzania</td>
<td>SDC</td>
<td>CHF 783,127</td>
<td>12 years (phase 4)</td>
<td>100,260 households directly impacted in cotton, rice and sunflower value chains. Cumulative increase in net income of USD 8.2 million.</td>
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<td>Project Name</td>
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<tr>
<td>SACCO Start-up Kit</td>
<td>Kenya</td>
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<td>Training management and members of 37 SACCOs. 2nd edition of SACCO Start-up Kit ready for launch.</td>
</tr>
<tr>
<td>Mavuno Saving and Lending Groups</td>
<td>Kenya, Uganda, Tanzania, Mali,</td>
<td>Swiss Private Sector and SDC</td>
<td>CHF 627,000</td>
<td>4 years</td>
<td>1,069 mavuno groups in four countries with 22,724 members. USD 0.33 million cumulative savings and USD 1.62 million cumulative loans. Launch in Burkina Faso.</td>
</tr>
<tr>
<td>Microfinance Skills Development</td>
<td>Kenya, Uganda, Tanzania</td>
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<td>7 academic partners with total of 462 graduates from microfinance certificate and diploma courses. First bachelor degree now being launched.</td>
</tr>
<tr>
<td>Institutional Development of Cooperatives</td>
<td>Kenya, Uganda, Tanzania</td>
<td></td>
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<td></td>
<td>Capacity building to members, staff, management and Board members of 4 SACCOs.</td>
</tr>
<tr>
<td>Lukenya Housing Cooperative</td>
<td>Kenya</td>
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<td>146 cooperative members with assets of USD 0.23 million. First purchases of land complete.</td>
</tr>
<tr>
<td>Microleasing Product Development</td>
<td>Kenya, Uganda, Tanzania</td>
<td>Credit Suisse Microfinance Initiative</td>
<td>CHF 387,634</td>
<td>3 years</td>
<td>11,910 leases disbursed for total value of USD 6.8 M. Completed feasibility study to enter Uganda.</td>
</tr>
<tr>
<td>Access to Rural and Agricultural Finance in Northern Uganda</td>
<td>Uganda</td>
<td>BMZ, GIZ</td>
<td>EUR 437,111</td>
<td>3 years</td>
<td>Agriculture and business loan products refined. 3 SACCOs with 2,134 members computerised by the Data Services Centre.</td>
</tr>
<tr>
<td>Promotion of Women Small Businesses (Fanikisha*)</td>
<td>Tanzania</td>
<td>Swiss Capacity Building Facility</td>
<td>CHF 101,644</td>
<td>1.5 years</td>
<td>Introduce credit products for women entrepreneurs, while coaching and mentoring 3 high-profile female business owners as role models.</td>
</tr>
<tr>
<td>Agriculture Finance Forum</td>
<td>Kenya, Uganda, Tanzania</td>
<td>Ford Foundation</td>
<td>USD 80,501</td>
<td>1 year</td>
<td>5 workshops for stakeholders in the agriculture finance sub-sector. 94 attendees representing 69 institutions.</td>
</tr>
<tr>
<td>Mavuno Saving and Lending Groups</td>
<td>Burkina Faso</td>
<td>Liechtensteinerischer Entwicklungsdienst</td>
<td>CHF 27,625</td>
<td>1 month</td>
<td>Replicate mavuno in Burkina Faso. Duration 1 month, sending donor name shortly.</td>
</tr>
</tbody>
</table>
Kenya
Hiribae Alice
Regional Administrator
Karuana Esther
Project Assistant
Masinde Helen
Project Manager
Mkau Richard
Project Manager
Mwero Salome
Administrator
Njogoe John
Regional Program Manager
Su Veronique
Regional Director
Sulzer Marianne
Head Business Development
Wainaina Esther
Regional Accountant
Wanjiru Priscah
Office Assistant

Rwanda
Boin Alexandre
Country Manager
Gaga John
TVET Sector Advisor & Deputy Country Manager
Gakwaya Gisèle
Administrative Assistant
Hanyurwimfura Daniel
Coordinator Finance and Administration
Karekezi Alexis
Coordinator Infrastructure & Equipment

Tanzania
Butscher Stefan
Project Manager
Kalu Paul
Technical Advisor
Mhagama Anthony
Project Coordinator
Mkini Senitu
Accountant cum Secretary
Nombo Franciska
SDAS MRM Coordinator
Ngumo Nandera
SDAS Business Development Coordinator
Matandala Patrick
THM and SDAS Entrepreneurship Coordinator

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Aleper Elizathe
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Apio Josephine
Office Attendant
Asimwe Caroline
Project Officer
Atim Irene
Facilitator
Banyenzaki Rogers
Facilitator
Egulau Alfred
Facilitator
Ekweny Lambert Patrick
Facilitator
Esabu Joseph
Facilitator
Gwamoiza Silas
Project Manager
Haidara Tania
Country Manager
Huemie Reinhold
Project Manager
Irau Suzanne
Facilitator
Kamuge Gabriel
Project Officer

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Kyeiyune David
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Lagada Polycarp
Facilitator
Lubanga Samson
Facilitator
Matovu Isaac
Project Officer
Mulagwe Elaine Wako
Snr. Project Officer
Munguleni Patricia
Facilitator
Nagami Barbara
Facilitator
Naiga Zabra Noor
Admin Assistant
Nakintu Madinah
Office Manager
Naula Tabisa
Office Manager
Ngoya John Bosco
Project Manager
Okwi Thecla Olinga
Office Manager
Oweka Suzanne
Accountant
Owili Francis Okun
Facilitator
Schniepper Christian
Project Manager
Sisenyonga John
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