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-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 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 34 countries with a workforce of over 1200 people. The organisation is based in Zurich.
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FOREWORD

In 2016, colleagues and partners came together to celebrate 10 years of financial services in East Africa. It was an event which underlined just how significant our success has been in delivering opportunities for financial inclusion to some of the most marginalised and under-served populations in Africa.

The past year has given us further cause for celebration; we have deepened relationships with stakeholders and seen the continued evolution of demand-driven products and services. Several of our existing projects also enjoyed new phases, due to the continued support of our sponsors and partners. The Skills4Life Project in the Refugee Camp of Kakuma in northern Kenya has doubled its beneficiaries – a significant success in providing refugees and their host communities with a professional perspective.

The Promoting Market Oriented Skills Training and Employment Creation (PROMOST) Programme in Rwanda received a further extension of support from the Swiss government, expanded into the Democratic Republic of Congo and will soon be expanded into Burundi. MasterCard Foundation has supported a new phase of the U-LEARN Programme, and we therefore look forward to delivering an evolved skills training package to 26 districts in Tanzania and Uganda, making a significant contribution to the labour market insertion of young men and women in these countries.

We are extremely pleased that the Swiss Government has extended the Horti-sempre Project in Mozambique. This horticulture value chain project has an important irrigation component, which aims to enhance productivity during the dry seasons.
Support for new phases in existing projects not only suggests that donors recognise and appreciate our ability to implement, it also means we can consolidate the learning from earlier phases and scale the projects up accordingly. In view of the increasingly demanding and complex environment we work in, Swisscontact continues to elaborate on innovative approaches to achieve tangible results. This means that we must demonstrate the capacity to design and manage multi-dimensional interventions. Through the combination of our expertise in skills training, financial services, resource efficiency and entrepreneurship or value chain programmes, we can leverage impact and provide sponsors and donors with more return on their investment. Of course, this multifaceted approach does not come without its challenges. Through engaged relationship management, we want to ensure that all stakeholders are able to attribute change to the intervention they individually support. Looking at the results and the current traction in our regional portfolio makes us confident that we are on the right track. Finally, amidst devastatingly high youth unemployment figures in the region, we have made continuous progress with our non-formal skills development projects. We are proud to report that more than 60% of our beneficiaries have become self-employed through the creation of their own small businesses, and are now generating a solid income. These young men and women have achieved something unique: with new confidence, they applied their skills in a way that is empowering and productive. This outcome is reminder of the transformative nature of what our work can achieve at its best.

Veronique Su
Regional Director
Central, East and Southern Africa Programme
Loading of packed bricks for transportation to client.
Highlights 2016

6 Skills Development, Inclusive Finance, 3 Enterprise Promotion and 2 Climate-Smart Economy Projects were implemented in 7 Countries – The Democratic Republic of Congo, Kenya, Mozambique, Rwanda, South Africa, Tanzania and Uganda.

14,932 financially excluded and low-income targeted beneficiaries accessed financial credit, savings services and financial literacy in Kenya, Rwanda, Tanzania and Uganda through Swisscontact’s projects; 8,296 through Saving and Credit Cooperative Organisations (SACCOs) and 6,056 through Mavuno Saving and Lending Groups. This includes 580 start-up female entrepreneurs through Equity Bank Rwanda, using specifically designed Fanikisha+ loans.

13,603 smallholder farmers of horticulture in Mozambique, and cocoa and bee-keeping in Uganda, benefited from improved production technologies and markets for their products through Swisscontact’s inclusive market projects.

US$286,653 in loans were disbursed by 298 Mavuno Groups to 6,056 low-income members. Total savings mobilised by the groups was US$137,035.

4,576 assorted asset leases valued at US$3,745,315 were disbursed to smallholder farmers and SMEs in Kenya, Rwanda, Tanzania and Uganda through the Microleasing project. Over 85% of the beneficiaries continued using the assets and realised annual income increases of an average of US$932.4.

35,272 tons of CO₂ emission reduction was achieved through the use of improved clay brick manufacturing practices in South Africa and through business-oriented solid waste management in the Morogoro region of Tanzania.

5,040 youth (50% female) gained technical, entrepreneurial and life skills and increased financial capability in Kenya, DRC, Rwanda, Uganda and Tanzania. More than 50% of them became entrepreneurs.

867 beneficiaries of the Microfinance Education Programme gained microfinance management and development skills and continued serving the microfinance sector in Kenya, Tanzania and Uganda.
Swisscontact Working Areas

Democratic Republic of Congo (Province)
South Kivu Province

**Kenya (Counties)**
- Nyeri
- Nairobi
- Meru
- Machakos
- Kisii
- Nyamira
- Kisumu
- Homa Bay
- Kilifi
- Mombasa
- Kwale
- Eldoret
- Bungoma
- Laikipia
- Nakuru
- Nyandarua
- Baringo
- Kiambu
- Kericho
- Turkana

**Mozambique (Provinces)**
- Nampula (Nacala Corridor)
- Maputo

**Rwanda (Districts)**
- Karongi
- Nyabihu
- Nyamasheke
- Nggororero
- Rubavu
- Risizi
- Rutsiro

**South Africa (Provinces)**
- Western Cape
- Eastern Cape
- Gauteng
- KwaZulu Natal
- Free State
- Limpopo
- Mpumalanga
- Northern Cape
- North-West

**Tanzania (Districts)**
- Kilosa
- Mvomero
- Morogoro
- Kilombero
- Ulaga
- Same
- Gairo
- Moshi rural
- Mwanga
- Siha
- Sengerema
- Mwanza city
- Musoma
- Tarime
- Hai
- Geita
- Ukerewe
- Rombo

**Uganda (Districts)**
- Jinja
- Buikwe
- Kampala
- Mukono
- Mbutale
- Iganga
- Mayuge
- Bugiri
- Busia
- Manafwa
- Luwero
- Nakaseke
- Kanungu
- Bundibugyo
- Mubende
- Hoima
- Kibaale
- Budaka
- Wako
- Masaka
- Rakai
- West Nile
- Acholi
- Lango
- Namayengo
- Masindi
- Kiruhura
- Kiboga
SKILLS DEVELOPMENT

TANZANIA AND UGANDA

Learn, Earn and Save (U-LEARN)

Beneficiary practising electrical installation in Tanzania.
**SKILLS DEVELOPMENT**

**U-LEARN** is funded by the MasterCard Foundation and aims to sustainably raise 15,000 young people out of poverty in Uganda and Tanzania by increasing their competitiveness in the job market and improving their self-employment opportunities. The project started a second, 5-year phase in July 2016.

The project targets young people between the ages of 18 and 24 years and from families below or slightly above the national poverty line (US$1.25 per day). The target beneficiaries are illiterate and semi-illiterate youths, as well as school dropouts who are unemployed or under-employed in the informal sector. In Uganda, the project is implemented in Wakiso, Jinja, Masaka, Bundibugyo, Luwero, Kiboga, Kibale, Nakaseke, Masindi and Hoima; in Tanzania, U-LEARN is concentrated in the Mwanza and Mara regions.

U-LEARN works closely with a wide range of partners, including private and public sector actors at both national and local levels. It is guided by a unique youth-driven, market-driven and learning-group focused model, wherein Swisscontact acts as a market facilitator by building capacity within local institutions to deliver relevant training, as well as business and employment services. The project offers a holistic package, including workforce development, business support services, market access and linkages, social and health living skills and financial services through trade-based learning groups. U-LEARN builds and strengthens connections between the youth, and private and public sector actors to support the youths’ economic development.

**Highlights 2016**

- 66 awareness and mobilisation workshops were held in 23 districts with 1,880 stakeholders participating. The main stakeholders were District Technical teams and youth leaders.
- 10 Memoranda of Understanding (MoU) were signed with 10 districts to formalise the partnership and define the roles of the districts and Swisscontact.
- 60 Community Development Officers and Community Based Trainers gained career guidance and counselling skills.
- 3,836 young people registered in 26 districts in Uganda and Tanzania.
- Market surveys for the construction and agribusiness sectors (vegetable and fruit growing in agribusiness, and roads and housing in construction) were undertaken to identify marketable opportunities for youths in Tanzania and Uganda.
- An MoU was signed with KK Fresh Produce and Exporters Ltd. to engage in the production of fresh vegetables and fruits in Uganda.

**Having dropped out of school at form 4, I had no skills to find a job anywhere. I joined U-Learn and was trained as a motor vehicle mechanic in 2013. Today I have two jobs (as mechanic and lorry driver), and my income increases steadily. I can now earn US$140 monthly. With my income and saving in Mavuno and Centenary Bank, I have been able to build a house and four rental rooms in Wakiso Town Council. I also contested in the 2015 election as a youth counsellor and won the election. I want to use this opportunity to support other young people in my community through creating linkages with existing Programmes. I hope government will learn from this project and support more unemployed young people in my community.**

*Bumire Noah, Wakiso District, Uganda*
Local Skills Development for Youth (LSDY)

LSDY contributes to poverty alleviation through creation of employment opportunities for young women and men, within a sustainable economic environment in Eastern Uganda. Funded by the Swiss Agency for Development Cooperation, Swiss Medicor and Gebauer Foundations, this project phase started in January 2013 and ended in December 2016.

LSDY targets vulnerable out-of-school young women and men aged between 16 and 30 in the Iganga, Mayuge, Bugiri, Busia, Namayingo Manafwa, Mbale and Budaka districts of Uganda. Using a multi-sectoral approach and the Learning Group methodology, the project delivers occupational, business and life skills training. The project also deepens financial inclusion among the youth beneficiaries through facilitating Mavuno Savings and Lending Groups and linkages of the trained youths with the local formal financial institutions.

The project has forged collaboration with the District Community Services Department (DCSD) and the Directorate of Industrial Training (DIT). The private sector actors include the Uganda Small Scale Industries Association, Mugalula Memorial Metal Works, EcoFarm for Poultry keeping and Mabros restaurants. Other partners include Centenary Bank, Equity Bank, Opportunity Bank, Bugade SACCO and Kityerera Integrated Development and Cooperative Savings & Credit Society. The collaboration with stakeholders in public and private sector is key for sustainability and scale-up of the project interventions.

“**My dream is to own the biggest garage in the district and in Bugisu sub-region. I have just completed a skills training course in motor vehicle mechanics after discovering the market potential within this growing urban centre neighbourhood, and the match between it and my previous skills of motor vehicle mechanics. I have also trained other youth in my trade at a subsidised cost as I desire to empower them as I pursue my dream, because the trained youth can serve as my potential labour force.**

Roger Mukhabi, project beneficiary
SKILLS DEVELOPMENT

Highlights 2016

• 1,250 youths (537 female) achieved self-employment and 281 youths (168 female) found wage employment.
• The monthly income per beneficiary increased from an average baseline of US$2.85 to US$172.
• 141 youths (59 female) were assessed for the Workers’ PAS in welding, hairdressing, motorcycle repair and mobile phone repair occupational trades.
• 30 youths (15 female) in phone repair, hairdressing and passion fruit growing were supported with skills upgrading.
• 192 youths (98 female) attended business coaching and gained marketing and record keeping skills.
• 24 people (9 female) were identified and trained as Community Based Trainers (CBTs) for Mavuno facilitation. The CBTs trained 24 learning groups in Mavuno activities.
• 17 new Mavuno Groups were formed. The groups mobilised savings of US$83,977 and disbursed loans worth US$125,966 to its members.
• The project initiated public private sector fora across the targeted districts to discuss how the different sectors can support youths who are engaged in business to progress.
SKILLS DEVELOPMENT

KENYA

Promoting Life Skills and Livelihoods (Skills4Life)

Skills4Life’s goal is to strengthen the income-generating capabilities of youths (refugees and host community) in Kakuma by enhancing technical, financial, life and literacy skills for improved livelihoods. After a successful three-year pilot, the project began its second phase in June 2016 with continued funding from the Swiss Agency for Development Cooperation (SDC).

The Skills4Life Project seeks to enhance access to livelihood opportunities for unemployed and unskilled youths with limited education and low literacy levels. It does this by equipping them with market-oriented technical skills as well as soft skills, which will enable them to develop supportive networks. It targets out-of-school youths aged between 16 and 25, from both the host and refugee communities in Kakuma, Turkana. The project collaborates with the private and public sectors, as well as the development and humanitarian sectors.

The project has four inter-related objectives:

- Increasing the access to market driven skills among the refugee and host community in Kakuma;
- Increasing the financial and business management capabilities of the targeted youths;
- Enhancing the resilience and livelihood coping skills among young refugees and host community members in Kakuma; and
- Documenting a replicable and scalable skills development model for fragile contexts.

The project utilises an integrated model of informal skills development, based on the Learning Group methodology. The model provides an opportunity for young people in Kakuma to receive market-oriented skills training and be part of a supportive network that also mobilises local financial and non-financial resources. Through Skills4Life, unemployed and unskilled young people become skilled and competent entrepreneurs.

During the second phase, the project’s target is to reach 2,500 unemployed youths in the refugee camps and host community on a 50/50 basis. Half of the beneficiaries will be women, and 20% of those young mothers.
Highlights 2016

• 1,413 young people received career guidance in various trades.
• 28 new Learning Groups were formed in different trades.
• 9 Learning Groups (three in the refugees’ camp and six in the host community) comprising 280 youths (193 female) commenced technical skills training in December 2016.
• 20 Technical Service Providers - six from the refugee community and eight female - were recruited, trained and facilitated technical training.
• 40 young mothers underwent tailor-made, three-day life skills training.
• 2 new Mavuno Groups were formed and trained on group savings and lending, as well as financial literacy.
• A youth life skills event facilitated by Swisscontact was held on 28th November 2016, as part of ‘16 days of gender activism’. A total of 1,150 youths (600 females and 550 male) from both the refugee and the host communities participated.

“As a group, we received training in detergent making from December 13th 2016. We now know how to mix chemicals and have managed to sell our products, namely bleach, disinfectant, soap and fabric softener and closed December 2016 with USD 590 in cash. We will form a Mavuno Group very soon and start saving and getting loans to run our business.”

Sabina Atiir James,
Ngarisha Detergents and Disinfectant Learning Group, IDP in Kabokorit Village,
Turkana West sub-County.
SKILLS DEVELOPMENT

DEMOCRATIC REPUBLIC OF CONGO (DRC) AND RWANDA

Promoting Market Oriented Skills Training (PROMOST)

"With the support of Swisscontact Rwanda, I was trained for two months in a local leather products making company. I have learnt how to make different products such as shoes and belts. After completion of the training, I joined hands with other trainees and formed a business association. Together we are working at the market place called AGAKIRIRO Programme."

Sandrine Ishimwe, a high school graduate, beneficiary of the PROMOST Short-term Training Programme of 2016
The project’s overall goal is to contribute towards increased employment and income generation for the rural population in the Great Lakes Region by improving accessibility, quality and relevance of the Technical Vocational Education and Training (TVET) sector. The second phase, which started in February 2016 with continued funding by the Swiss Agency for Development Cooperation (SDC) and now covers Rwanda and Bukavu region of the Democratic Republic of Congo.

PROMOST II supports the government in the development of effective vocational training systems that respond to the needs of the population and the demands of the local economy to:

- Improve the coverage of the training offered in the areas of intervention for increased equitable access to diversified vocational training that is aligned to the local socio-economic needs of the rural population.
- Improve the quality and relevance of training offered by TVET providers through consolidating the technical and teaching skills of trainers working in different levels and supporting curricula development.
- Support the development of national qualification frameworks and of systems of validation/recognition systems of prior learning and experience (RPL/E) through the development of a pilot regional mechanism for evaluation and recognition of professional qualifications.
- Promote the establishment of local governance of training-employment systems under the supervision of decentralised entities and managed through partnerships by the various stakeholders involved, by strengthening the capacity of institutional actors.
- Support the development of new mechanisms and advisory support tools adapted to encourage and facilitate the creation and development of small enterprise and therefore employment, particularly in rural areas where such advisory support services are badly needed.

Highlights 2016

- Sensitisation workshops attended by 1,575 unemployed/under-employed youths (among them 759 TVET short-term training graduates) held in five districts in Rwanda.
- Preliminary works for the construction of one new Vocational Training Centre (VTC) in Nyabihu district Rwanda, began in 2016.
- 23 professionals were trained to form a pool of counsellors able to conduct rapid market analysis at local levels in Rwanda.
- Financial literacy training was conducted for 505 graduates (39% female) of short-term training in Rwanda.
- 210 trainers from public and private TVET providers benefitted from training of trainers’ sessions organised in July/August and November, in pedagogical and technical skills upgrading in Rwanda.
- 177 beneficiaries of Short Term Training (STT) out of 214 trained in August in Rwanda found employment/self-employment within six months of completing the training.
- 589 youths gained entrepreneurship and financial literacy skills in DRC.
- 580 youths (252 female) benefitted from short-term vocational training in 13 trades in DRC.
MOZAMBIQUE

Increasing Income of Horticultural Smallholder Farmers (Horti-sempre)

Funded by the Swiss Agency for Development Cooperation (SDC) and implemented by Swisscontact and GFA Consulting, the Horti-sempre Project seeks to foster rapid, sustainable and broad-based economic growth in the Nacala Corridor’s small-scale horticultural sector. It also boosts the competitiveness of local producers, increasing their marketable supply of quality vegetables all year, which allows them to improve their income. The project was launched in March 2013 and the phase ended in December 2016.

In spite of the increasing demand for horticulture in the Nacala Corridor, the local producers, mainly smallholder farmers, are unable to meet the demand. They lack access to inputs, irrigation or extension services. The smallholder producers have an average annual income of US$300. Their possibilities for investment into improved horticultural production are therefore very limited. Using the Inclusive Market approach, Horti-sempre targets systemic change in the horticulture value chain for the benefit of small-scale producers. In particular, the project has leveraged Brazilian know-how on tropical horticulture to introduce solutions that have been developed and proven relevant in a similar context. Swisscontact has established solid partnerships with innovative Brazilian agricultural institutions, consultancies and private sector partners. The horticulture sector is of proven importance for smallholders income generation. Swisscontact will continue to follow the overall objective in the second phase of Horti-sempre (2017 - 2020) to increase smallholder’s annual net income.
Highlights 2016

- 1,173 smallholders (22% female) increased their annual net income by US$204/year.
- 8 new horticulture seed varieties, introduced to the local market by the project, were registered by public authorities.
- 238kg of new horticulture variety seeds sold by a Mozambican seed provider, plus 80kg distributed by the Agricultural Research Institute of Mozambique in 2016, benefitted a total of 3,545 smallholder farmers (18% female). The new varieties increased productivity and farm gate prices for lettuce, cabbage, tomato and onion.
- A total of 200 hip-pumps were sold by Mozambican equipment providers in 2016. 576 smallholder farmers (24% female) benefitted from using these pumps.
- 2,175 smallholders (25% female) benefitted from 2,000 plastic boxes introduced by the horticultural wholesaler’s association.
- 300 smallholder farmers further benefitted from 29,000 mesh net bags through reduced transport losses and added value created from sorting and grading.

“The mini-tunnel (mini greenhouses), the new varieties of lettuce and the trainings during the crop days improved my life a lot. I sell a bed of the new variety lettuce for at least US$7 compared to the traditional variety that sells for US$4.2 per bed. I have managed to generate an income of US$820 only from May to September 2016, whereas before I never made more than US$425 in an entire year.”

Alberto Etupito, lettuce producer in Nicuta, Nampula Green Belt, Mozambique
When we harvest, my 11 children all eat the honey too. Two of my children are going to school because I sell part of the honey every season and save in Mavuno with other beekeepers.

Bulega Hassan, beekeeper and member of Ntwee Beekeepers Cooperative in Nyankwanzi District
The Inclusive Market Project Uganda (IMU) aims to increase the incomes, employment opportunities and livelihoods of smallholder farmers and micro-enterprises within the cocoa and honey market systems. It does this by increasing farmers’ access to productivity enhancing technologies, markets, market information and agricultural value chain financing mechanisms. The project is funded by the Swiss Agency for Development Cooperation (SDC) and the Swiss private sector. The current project phase started in January 2013 and ended in December 2016.

The goal of the project is to reduce poverty through increased incomes and sustainable livelihoods of 15,000 cocoa smallholder farmers (30% women) and 8,000 beekeepers (30% women). The cocoa interventions of the project cover Mayuge, Mukono, Buikwe, Hoima, Kibaale and Bundibugyo districts, while honey interventions cover Nakaseke, Mubende, Kyankwanzi, Kiboga and Luwero. Partnerships were built with business companies and farmers’ organisations, based on viable business cases to provide products and services to smallholder cocoa farmers and beekeepers. The project facilitates access to inputs, extension services, financial services, market and market information. The interventions include:

• Supporting farmer organisations to develop into business-oriented organisations;
• Working with financial institutions to help smallholder farmers access affordable financial services;
• Marketing information and strengthening multi-stakeholder platforms that bring all actors in the sector together - umbrella organisations and public sector players at regional, national and local government levels to lobby for sector services;
• Organising sector events and providing sector information and inputs.

Highlights 2016

Cocoa Market
• Of the 15,941 smallholder cocoa farmers supported by the project, 8,867 produced and sold 1,984.8 tons of cocoa worth US$4,589,985.50 in 2016.
• Income for Cocoa producing households increased by 142% from US$1,212 in 2013 to US$3,048 in 2016.
• IMU engaged with 6,791 smallholder cocoa farmers (2,173 women) in 2016.

Honey Market
• 294 beekeepers supported by the project sold 17,061Kgs of honey worth US$62,840 and 768 boxes of jelly worth US$14,545 in 2016.
• Income of beekeeping households increased from US$124.1 in 2013 to US$275.3 in 2016.
• IMU engaged with 1,471 beekeepers (588 women) in 2016.
• 850 beekeepers (490 women) formed 19 Mavuno Groups mobilised total savings of US$14,428 and disbursed loans amounting to US$16,663.
Energy Efficient Clay Bricks (EECB)

Funded by the Swiss Agency for Development and Cooperation’s (SDC) Global Programme on Climate Change, EECB aims to increase energy efficiency and reduce greenhouse gas emission in the South African clay brick sector. The project represents phase II of the 4-year Vertical Shaft Brick Kiln (VSBK) project and was launched in November 2013 for a duration of four years, which ends in June 2017.

The project aims to foster sustained and broad-based energy efficiency in the Clay Brick Sector, by targeting the entire market system. The EECB Project is active in all nine provinces of South Africa, with some interaction from brick makers in the neighbouring countries. It collaborates with the Clay Brick Association of Southern Africa, National Cleaner Production Centre, Department of Energy, Department of Environment Affairs and National Treasury.

The overall objective of EECB is to facilitate energy efficiency within the Clay Brick Sector, reducing CO₂ emissions. It contributes to the country’s overall targets in energy efficiency and lower carbon emission growth. By June 2017, the project aims to reach 50 producers, with these reducing their CO₂ emissions by 320,000 tonnes annually and achieving a 10% reduction in overall input energy by adopting energy efficient technologies and management practices.

EECB invests in a diverse set of stakeholders within the Clay Brick Sector of South Africa, by supporting and building the capacity of clay brick makers and industry service providers in adopting a systematic approach to energy management. The project not only contributes to technology transfer, but also addresses sector constraints, as well as the demand levels of the clay brick market system.

“We have a great appreciation for the last four years we’ve walked together. With the drive of the EECB we’ve done well and I think we have achieved a heck of a lot and we do appreciate all you have done, especially on the energy awareness side. We wouldn’t be where we are now if it wasn’t for your guidance and help.”

Nico Mienie,
Managing Director Algoa Brick and Clay Brick Association Technical Director, South Africa
Highlights 2016

- Technology Transfer: 42 shafts of the Vertical Shaft Brick Kiln (VSBK) technology – one of the most energy efficient and cost effective brick firing processes in the world – are in operation at two sites. The Australian Habla Zig Zag Kiln (HZZK) brick firing technology has been introduced and is operational at one site reducing CO\textsubscript{2} emissions and increasing kiln profitability and cashflow through significant reduction in energy consumption.
- Thermal tools were developed to assist brick makers to visualise the energy flows within a kiln to identify possible energy losses. The tool is being used by nine manufacturers.
- Swisscontact developed a guide, providing brick makers with information on funding mechanisms for energy efficiency projects.
- The National Treasury and the Department of Energy acknowledge the proactive and positive collaboration with the Clay Brick Sector. They requested assistance from the sector and the EECB Project with the planned climate, carbon and energy regulations (especially the Carbon Tax and Sector Benchmark).
- Reduced annual emissions by 29,378 tCO\textsubscript{2}/year in 2016 through new kiln technologies at 3 factories.
- Habla Zig-Zag Kiln: Reduced annual emissions by 3,867 tCO\textsubscript{2}/year in 2016 at one factory.
TANZANIA

Developing Economic Opportunities in Waste Collection (Taka ni Mali - TnM)

“Our community now understands what we are doing, unlike years back when waste collection was considered a bad job. We are collecting sorted waste and selling the recyclables, thereby improving our income and general welfare. Personally, I am able to provide my family with better food and my children with better education because of the income I earn from waste collection and recovery. I am very proud of my job and my group of cleaners.”

Mkasi Kibwana,
Chairperson, KIUM Cleaners in Morogoro Municipality, Tanzania.
Funded by the Swiss Agency for Development and Cooperation (SDC) and Puma Energy Foundation, the Taka ni Mali Project aims to develop local economic opportunities in the solid waste collection and recycling sector and reduce environmental degradation and health risks in Morogoro Municipality. The first phase started in 2013 and ended in December 2016.

Taka ni Mali combines sustainable solid waste management with economic development of those involved in the waste sector. The project’s main objective is to strengthen 15 Community-Based Organisations (CBOs) and private service providers as well as five green businesses in solid waste collection and recycling; this in order to facilitate 250 jobs and reduce CO2 emissions by 10,000 tons. The project covers 11 of the 29 wards of Morogoro Municipality and collaborates predominantly with the Morogoro Municipal Council (MMC).

The project directly builds the capacity of CBOs engaged in waste collection and supports various actors within the recycling sector. It collaborates with the MMC and selected CBOs in four intervention areas:
- Awareness creation;
- Enhancing waste collection system;
- Waste treatment;
- Policy dialogues.

Other key partners that are instrumental for awareness creation and building capacity of the project beneficiaries include Sokoine University of Agriculture (SUA), Bremen Overseas Research and Development Association (BORDA), International Youth Development Programme (IYDP), Ngoma Africa and network of participating CBOs.

**Highlights 2016**

- Three CBOs with 30 workers (12 women) were supported by the project to oversee the waste sorting at the collection source. The CBOs workers received management and technical training, including small scale recycling and occupational safety.
- Taka ni Mali engaged with 3,350 households - served by the three selected CBOs - and were in creating awareness and sorting waste.
- 30 workers from 12 CBOs supported by the project received training in entrepreneurship, business management, coaching and briquette making.
- Four Community Based Trainers from four CBOs were trained in mobilising and training Mavuno Savings and Lending Groups.
- 35 municipal health officers were supported in learning different models of urban waste management through study visits and technical training.
- 64 members (26 women) from five CBOs diversified their income-generating activities from waste collection to small scale recycling, due to training in the previous year.
- The average net additional income for CBOs workers was US$ 366 in 2016.
Inclusive Finance Programme (IFP)

The Programme facilitates financial inclusion of people in rural Kenya, Tanzania and Uganda. It strengthens the institutional capacity of Savings and Credit Cooperative Organisations (SACCOs), supporting microfinance training and development and facilitating Mavuno, the group saving and lending model among the rural population. The Programme is funded by the Swiss Agency for Development Cooperation and the Swiss Private Sector. The current 4-year phase started in January 2013 ended in December 2016.

The project aims to push the “banking frontier” further down the poverty line. With access to financial services, micro-enterprises, subsistence farmers and low income households are able to increase their economic activities. The main project goals are:

- To support financial services providers in enhancing their services to the bottom of the pyramid; and
- To improve the financial literacy of target beneficiaries in order to enable them to make informed choices and optimise their use of the financial services.

The project supports microfinance training and curricula development in partnership with universities and colleges in Kenya, Tanzania and Uganda and in collaboration with microfinance institutions and associations. It strengthens the institutional capacity of financial service providers to effectively and sustainably deliver financial services to its clients, and facilitate the establishment of Mavuno Saving and Lending Groups as part of the financial solutions to include the low-income segment of the population into the financial market.

"I was motivated to join the group because, just like my neighbour, I would get an opportunity to save, borrow a loan and invest. After training, I started saving, and after four months I had a total saving of US$15 against which I got a loan of US$99 in one year. It enabled me start my dream business: fruit vending. The business has grown, and I continue saving and borrowing. My monthly income is now about US$392 per month."

Michael Kamau,
beneficiary of Mavuno saving and lending, Nyandarua, Kenya
Highlights 2016

- 6,056 new beneficiaries (4,017 female) formed 289 Mavuno Groups with total savings of US$137,035 and loans amounting to US$286,653. The Mavuno groups were mobilised by 40 new Community Based Trainers (CBTs) identified and trained by the project in 2016.
- 867 new people of microfinance skills development from the seven microfinance partner training institutions benefitted from microfinance training and continued to offer services to the Microfinance sub-sector.
- 4,430 new members joined 12 young SACCOS recruited into the Sacco start-up kit Programme in 2016. The overall membership of the new SACCOS in the Programme increased from 6,428 to 10,858 in 2016.
- 3,866 new members joined four mature SACCOS supported by the project, in governance and management capacity development. The new members benefitted from improved savings and credit products, as well as the financial literacy offered by the SACCOS.
- Incomes for Mavuno beneficiaries increased from US$218 in 2015 to US$251 in 2016, while income for members of supported SACCOS increased from US$387 in 2015 to US$598 in 2016.
INCLUSIVE FINANCE

KENYA, RWANDA, TANZANIA AND UGANDA

Microleasing Project

Poultry farming for egg production practiced by Microleasing beneficiaries in Central Kenya.
The project aims to make small-scale financial leasing available to smallholder farmers and SMEs in rural areas of East Africa. It facilitates acquisition of productive assets among the targeted beneficiaries to enable them to generate additional income and diversify income sources. The current phase of the Credit Suisse funded project started in August 2014 and ends in August 2017.

Microleasing aims to support small-scale producers to acquire productive assets for income generation/diversification and employment creation. The project facilitates different institutions, allowing them to develop a viable leasing mechanism in order to support acquisition of productive assets by SMEs and farmers. Key market players in the implementation of the project include MFIs, SACCOs, insurance companies, asset suppliers and pre-financiers of MFIs and SACCOs. Other third party players include training, extension and advisory providers.

Microleasing consists of the following key elements:

- Lease to pre-finance the purchase of a productive asset (e.g. livestock, basic agricultural tools);
- Insurance for both the lessee and the asset – this helps to mitigate risk for the financing institution; and
- Training of the lessee on the use and maintenance of the asset - to help beneficiaries optimise returns from the use of the asset.

**Highlights 2016**

- 430 staff members of the partner financial service providers were trained to deliver Microleasing.
- 3,883 beneficiaries received training on Microleasing procedures, asset management, value addition and entrepreneurship.
- 23 partner financial service providers developed 27 new products.
- 4,576 leases valued at US$3,745,315 were distributed to target beneficiaries in Kenya, Rwanda, Tanzania and Uganda.
- Additional income generated by beneficiaries was US$2,963,480. An estimated 90% of the Microleasing beneficiaries of 2015 and some of 2016 had realised additional annual income of US$932.4.

**Before joining the program in 2014, I struggled to meet the financial needs of my family. My average monthly income from casual work on other people farms was approximately US$48. The little I produced from my small farm was mainly consumed by the family. On accessing my first lease, I acquired pigs. The pigs have generated good income for me because I sell an adult pig at about US$150. Within one year, I can sell 10 to 15 pigs. I plan to expand the pig enterprise and also to produce more French beans so that I can increase my monthly income above US$200.**

*Peter Mwangi, smallholder farmer in Murang’a, Kenya*
## Project Overview

<table>
<thead>
<tr>
<th>Project name</th>
<th>Country</th>
<th>Donors/ Partners</th>
<th>Duration</th>
<th>Results to date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Skills Development</strong></td>
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<tr>
<td>U-LEARN (Earn, Learn and Save)</td>
<td>Tanzania and Uganda</td>
<td>MasterCard Foundation</td>
<td>Jul. 2016 – Jun. 2021</td>
<td>• 66 awareness and mobilisation workshops were delivered in 23 districts with 1,880 stakeholders participating. The stakeholders included District Technical teams and youth leaders.</td>
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<td>• 10 Memoranda of Understanding were signed with 10 districts to formalise the partnership and define the roles of the districts and Swisscontact.</td>
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<td>• 3583 youth registered in 20 districts (7 districts in Uganda and 13 in Uganda).</td>
</tr>
<tr>
<td>Local Skills Development for the Youth (LSDY)</td>
<td>Uganda</td>
<td>Medicor Foundation, Gebauer Stiftung, SDC</td>
<td>Jan. 2013 – Dec. 2016</td>
<td>• 1,938 youth (1,027 female) received technical skills training in 37 trades.</td>
</tr>
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<td>• 645 trained youth (335 female) from 78 Learning Groups were assessed and awarded the Workers’ PAS.</td>
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<td>• 175 Mavuno Groups comprising of 3,434 members (2,403 women). The total savings for the groups was US$279,821 while their loan disbursed was US$387,569.</td>
</tr>
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<td>• A total of 1,531 entered into self or wage employment: 1,250 youth (537 female) into self-employment and 281 youth (168 female) into wage employment.</td>
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<td>• The monthly income per beneficiary increased from an average baseline of US$2.85 in 2013 to US$172 in 2016.</td>
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<td>• Sensitisation workshops attended by 1,575 unemployed/underemployed youth (among them 759 TVET STT graduates) held in five districts in Rwanda.</td>
</tr>
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<td>• 23 Professionals trained in Rapid Market Appraisal to form a pool of training counsellors able to conduct rapid market analysis at local levels in Rwanda.</td>
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<td>• Financial literacy training conducted for 505 graduates of STT (of which 39% were female).</td>
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<td></td>
<td>• 210 trainers from public and private TVET providers benefitted from training of trainers’ sessions organised in July/August and November in pedagogical and Technical skills upgrade in Rwanda.</td>
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<td>• 589 gained entrepreneurship and financial literacy skills in DRC.</td>
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<td>• 580 (252 women) benefitted from short-term vocational training in 13 trades in DRC.</td>
</tr>
<tr>
<td>Promoting Life Skills and Livelihood (Skills4Life)</td>
<td>Kenya</td>
<td>SDC</td>
<td>Jul. 2016 – Jun. 2016</td>
<td>• 1,413 potential beneficiaries interested and career guided in various trades were registered.</td>
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<td>• 28 new learning groups in different trades were formed.</td>
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<td>• Nine learning groups of 280 youth (190 female) commenced technical skills trainings in December 2016. Three learning groups in the refugee camp and seven in the host community of Kakuma.</td>
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<td>• 20 Technical Service Providers, with 30% being from the refugee community and 40% being female, were recruited, trained and continued facilitating technical trainings.</td>
</tr>
<tr>
<td>Project name</td>
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<td>Duration</td>
<td>Results to date</td>
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<tr>
<td>--------------------------------------------------</td>
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<tr>
<td>Skills Development in the Agricultural Sector</td>
<td>Tanzania</td>
<td>SDC, Puma Energy</td>
<td>Jan. 2013 – Dec. 2016</td>
<td>1,500 smallholder farmers (638 women) and 1,213 youth (485 women) accessed sustainable agriculture and life skills trainings.</td>
</tr>
<tr>
<td>(SDAS)</td>
<td></td>
<td>Foundation</td>
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<td>• 74 CBTs (37 women) were trained on Mavuno methodology.</td>
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<td>• 137 youth (41 women) and 965 farmers (506 women) indirectly benefitted from the project.</td>
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<td>• Average net income additional income per farmer and youth was US$95, lower than US$169 reported in 2015, due to effects of drought on the livestock and crop enterprise farmers.</td>
</tr>
<tr>
<td>Horti-sempre</td>
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<td>• 22 new horticulture varieties were registered by the public authorities since the phase.</td>
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<td>• 1,617 hip-pumps were sold by Mozambican equipment providers benefiting 4,504 smallholders (1,080 female).</td>
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<td>• 2,175 smallholders (552 female) benefitted from the plastic boxes and 300 smallholders from mesh net bags introduced in the market by the horticultural wholesaler’s association. The benefits are: reduced transport losses and added value from sorting and grading.</td>
</tr>
<tr>
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<td>• Horticultural producers realised annual additional income of US$204.</td>
</tr>
<tr>
<td>Improving Cocoa and Honey Markets in Uganda</td>
<td>Uganda</td>
<td>SDC</td>
<td>Jan. 2013 – Dec. 2016</td>
<td>15,941 smallholder cocoa farmers (4,786 women) were organised into 157 groups, associations and cooperatives.</td>
</tr>
<tr>
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<td>• The area under cocoa production expanded from 10 cocoa traditional producing districts in 2013 to 22 districts in 2016.</td>
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<td>• Total acreage under cocoa increased from 43,450 acres in 2013 to 970,500 acres in 2016.</td>
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<td>• Income of cocoa producing households increased by 142% from US$1,212 in 2013 to US$3,048 in 2016.</td>
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<td>• 8,504 smallholder beekeepers (2,753 women) organised themselves into 71 groups, and four cooperatives and 27 trading hubs /collection centres.</td>
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<td>• Honey production was 498,049Kg of honey, compared to planned target of 723,200Kg of during the project phase.</td>
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<td>• Income for beekeeping households increased by 127% from US$124 in 2013 to US$275 in 2016.</td>
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<td>• Out of 8,504 small holder beekeepers (3,025 women) supported during the phase, 3,840 beekeepers sold a total of 240,200Kg of honey valued at US$582,303, 1,038 women and youths sold other products: 21,836Kg of wax worth US$ 24814, 640Kg propolis worth US$8,727.</td>
</tr>
</tbody>
</table>
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<table>
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</tr>
</thead>
</table>
| **Northern Uganda- Transforming the Economy Through Climate Smart Agribusiness (NUTEC)** | Uganda      | DFID             | May 2015 – Apr. 2020 | • 1,796 beneficiaries (388 women) benefited from the project activities.  
• NUTEC Market Development Inception Phase Analysis (Market Scoping and Prioritisation) was finalised.  
• Farmers increased sales by US$26,376 in 2016. |
| **Climate-Smart Economy**                                                    |             |                  |                 |                                                                                                                                                                                                                                                                 |
| **EECB – Energy Efficient Clay Brick**                                        | South Africa| SDC              | Nov. 2013 – Oct. 2017 | • 42 out of 48 shafts of the Vertical Shaft Brick Kiln (VSBK) technology rolled out and are in operation.  
• Thermal Tool for fixed kilns in the form of a hosted spreadsheet has been developed and utilised by nine manufacturers, including Corobrik representing 12 kilns.  
• Annual emissions reduced by 5% against baseline corresponding to 172,600 tCO2/year by December 2015, of which at least 35% is directly attributable to EECB.  
• VSBK Shafts technology reduced annual emissions by 25,511 tCO2/year in 2016 through 42 VSBK shafts at two factories.  
• Habla Zig-Zag Kiln reduced annual emissions by 3,867 tCO2/year in 2016 at one factory. |
| **Taka ni Mali**                                                             | Tanzania    | Puma Energy Foundation, SDC | Jan. 2013 – Dec. 2016 | • 15 CBOs from 11 administrative wards in Morogoro municipality were supported by the project through technical and managerial training.  
• 199 workers (97 women) from 15 selected CBOs were trained and benefitting from full time employment with regular salaries.  
• 15,912 households from 11 administrative wards have been reached by the project through awareness creation and waste sorting at source - 2,386 households are doing solid waste sorting and separation at the source.  
• Six Mavuno Groups with 125 members (102 women) have been established and have started savings mobilisations and loans.  
• 8,702 tons of organic waste have been recovered and composted by projects’ CBOs.  
• CO2 emissions reduced by 5,894 tons in form of waste recovery in 2016. |
| **Inclusive Finance Programme**                                              |             |                  |                 |                                                                                                                                                                                                                                                                 |
• A total of 81,063 members of 47 young SACCOs and four mature SACCOs have benefitted from improve financial services during the phase.  
• 90% of 2,413 graduates trained in microfinance in the seven partner institutions serve in the microfinance sub-sector.  
• Incomes for Mavuno beneficiaries increased from US$218 in 2015 to US$251 in 2016, while incomes for SACC0 beneficiaries increased from US$387 in 2015 to US$598 in 2016. |
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<tbody>
<tr>
<td>Inclusive Finance Programme</td>
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</tr>
</tbody>
</table>
| Microleasing Project       | Kenya, Uganda & Tanzania |                 | Oct. 2014 – Aug. 2017 | • 7,416 small holder farmers in Kenya, Rwanda, Tanzania and Uganda were reached with training on microleasing procedures, farming techniques, value addition and entrepreneurship.  
• 728 Business Development Officers were trained to facilitate microleasing.  
• Farmers in Kenya, Rwanda, Tanzania and Uganda benefitted from 50,332 leases of productive assets valued at US$32,555,809.  
• The average additional income per beneficiary was US$932 per year. |
| Technical Support          |                       |                 |                 |                                                                                                                                                                                                                                                                                                                                                   |
### Staff in Central, East & Southern Africa in 2016

<table>
<thead>
<tr>
<th>Country</th>
<th>INTERNATIONAL PERSONNEL</th>
<th>LOCAL PERSONNEL</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>FEMALE</td>
<td>MALE</td>
<td>FEMALE</td>
</tr>
<tr>
<td>Democratic Republic of Congo</td>
<td>–</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Kenya</td>
<td>–</td>
<td>–</td>
<td>14</td>
</tr>
<tr>
<td>Mozambique</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Rwanda</td>
<td>–</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>South Africa</td>
<td>–</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Tanzania</td>
<td>–</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>Uganda</td>
<td>1</td>
<td>–</td>
<td>10</td>
</tr>
<tr>
<td>Regional Office</td>
<td>2</td>
<td>–</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>4</td>
<td>7</td>
<td>57</td>
</tr>
</tbody>
</table>
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Foto: Swisscontact staff
Layout: Mburu Njoroge

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April 2017