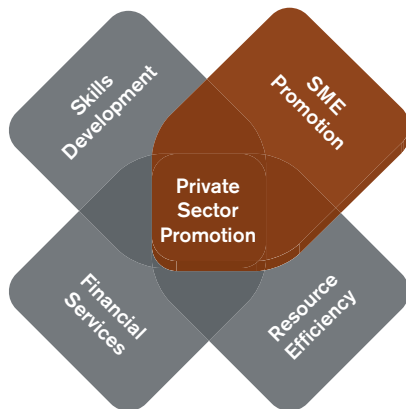


A man with dark hair, wearing a dark t-shirt and jeans, is kneeling in a workshop. He is focused on working on a vertical metal frame. The workshop is cluttered with various tools, materials, and equipment. In the background, there are shelves with framed calligraphy scrolls and other items. A large, stylized world map made of dots is overlaid on the top half of the image. The overall atmosphere is one of a busy, traditional manufacturing environment.


swisscontact

SME Promotion

Sustainable and Inclusive Growth



Swisscontact promotes economic, social and environmental development by successfully integrating people into local economic life. Swisscontact creates opportunities for people to improve their living conditions as a result of their own efforts.

Sustained economic growth is generated by a private sector with development potential. Through its project work, Swisscontact promotes the organisation of functioning market-based structures and the creation of basic economic conditions, thereby improving the competitiveness of local businesses. In this way, disadvantaged populations are productively integrated into the economic cycle, obtaining access to employment and income.

Swisscontact concentrates on four core areas of private sector development:

- **Skills Development:** 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:** achieving financial inclusion by 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 measures that promote clean air and sustainable waste management practices.

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 knowhow.

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 29 countries with a workforce of over 900 people. The organisation is based in Zurich.

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Small Businesses

A key factor in poverty reduction, income equality and competitiveness



Market-woman, Mali

Almost two and a half billion people live on less than two US\$ per day. Yet despite overall economic growth worldwide, income inequality has increased in most developing countries. According to the International Finance Corporation (IFC), up to 600 million new jobs will need to be created by as early as 2020 to halt this trend. This will be mostly in the private sector, which in the developing world employs around 90% of the workforce.

Small businesses make up the greater part of the private sector and are pivotal to inclusive growth and development. They provide employment and income opportunities especially for disadvantaged segments of the population. Inclusive growth makes poverty reduction efforts effective by creating economic opportunities for the poor and vulnerable sections of society.

However, the essential role of small business extends beyond poverty reduction and improved income distribution. Small and medium-sized enterprises (SMEs) also contribute to regional development and economic governance. Thanks to a flexible response to market demands, small business adds to social and economic stability and is a key element in the competitiveness of any economy.

A broad-based and dynamic small business sector depends on economic structures and a conducive enabling environment for entrepreneurial initiatives to prosper and innovations thrive. This is the focus of our work in the field of SME promotion.

Our projects support entrepreneurship directly by facilitating small business access to adequate inputs, services and markets. We foster the creation of reliable and conducive institutional frameworks in response to a thorough understanding of the underlying conditions which create market deficiencies. By promoting new business models, linkages and practices, we develop opportunities for the disadvantaged segments of the population.

The small business sector comprises a broad range of micro-, small and medium enterprises including smallholder farmers who trade commercially, service providers and manufacturers. Swisscontact's work in the field of SME promotion addresses the lack of economic opportunities in both urban and rural areas. Specific attention is given to smallholder farmers by imparting agricultural and entrepreneurial know-how and strengthening their position within the respective value chains.

Fostering SME Competitiveness

A Systemic and Dynamic Perspective



Business development, Macedonia

Although industrialised countries introduced policies to support small businesses as early as the nineteen-forties, it was not until several decades later that SME promotion became an explicit goal of international cooperation in economic development.

A business-friendly environment is not enough to create competitive small businesses. This became clear, when prevailing production structures based on low value-added activities had not significantly changed – despite an improved overall investment climate in many countries.

A more hands-on approach became imperative when it was realised that the “one size fits all” approach had not triggered the much expected trickle-down effect. In fact, the small business sector plays a key role in development countries, it is highly diverse and accounts for more than 90% of all firms in the private sector.

Addressing the challenging task of increasing the competitiveness of small business therefore implies a differentiated approach based on an analysis of existing business structures. Businesses do not operate in an isolated way. To be successful, companies require adequate inputs, flexible and reliable suppliers, competent advisors, efficient distribution

networks, compliant clients and strategic partnerships with both the private and public sectors. The specific networks and systems in which businesses operate must be understood and strengthened as a whole.

Businesses face increasing pressures to adapt their products and services to the ever-changing requirements of their clients and the environment. Market success can no longer be based on static comparative advantages such as low production costs and access to cheap raw materials. A competitive business must be able to constantly adapt its strategies to new market realities. This is why so-called “soft skills” (such as knowledge management, innovation capacity, technology adoption, business organisation and human resources management) are becoming more crucial and have moved more sharply into focus. Swisscontact therefore supports small business competitiveness by increasing the enterprise’s capacity to innovate and to operate within networks.

Swisscontact's History in SME Promotion

At the end of the seventies, after several years of promoting skills development programmes around the globe, Swisscontact observed that many vocational education graduates were starting their own businesses. Many expressed the need for financial capital and specific business management skills. It became increasingly clear that qualified training did not guarantee sufficient income for everybody. For Swisscontact, the time had come to embark on a new field of work.

In 1981, Swisscontact launched its first small business promotion project in Costa Rica. In the initial phase, small businesses were brought together to organise group representation, pool investments and expand business management skills. Special efforts to support business associations in developing consulting and financial services proved unsustainable from both a professional and an economic point of view.

Therefore in the nineties, Swisscontact supported small business consultants to ensure that the required professional services would be permanently available in the local economies, creating a new business branch – “Business Development Services” (BDS) – adapted to the specific non-financial needs and capacities of small businesses.

At the start of the new millennium, the notion of BDS as an “own market” emerged as the first step in the direction of a more holistic approach to SME promotion. It was soon recognised that along with BDS, access to inputs and sales markets, information channels and the enabling environment or vertical cooperation along value chains, were also crucially important factors for competitiveness. This led to the conclusion that only a careful selection of intervening initiatives, based on thorough market analysis, leads to the sustainable and far-reaching inclusion of disadvantaged groups. Over recent years, Swisscontact has progressively applied and professionalised the application of these principles in its SME promotion projects.

Ever since, Swisscontact has been actively involved in developing a systemic market development approach (initially referred to as M4P, Making Markets Work for the Poor).

Experience and innovative adaptations have contributed to shape and enrich the approach, complementing principles of internationally recognised best practice. The “Inclusive Markets” approach effectively guides organisations in different fields of economic development, local and regional, including (global) value chain development.

Swisscontact's tools and standards for monitoring and result measurement align with internationally recognised standards, in particular with those of the Donor Committee for Enterprise Development (DCED).



The Informal Sector

One of the features of developing countries is the existence of large informal sectors. These sectors consist of many micro- and small businesses whose main purpose is to guarantee a minimal income for their owners and families. Most of these businesses operate in the commercial or services sectors or produce simple goods for basic needs in the local markets. They are characterised by a very weak level of technology as well as limited financial and human capital, low organisational structures (in which the owners are usually the workforce), and weak productivity and value added services. As a result, their economic growth potential is limited.

The informal sector, on the other hand, exhibits low barriers to entry, thereby giving many unemployed people the chance to earn an income. In addition, most of these businesses use labour-intensive technologies and can react in a flexible way to economic crises. In this way, they make an important contribution to the livelihoods of the poor.

The degree of informality among small businesses is often inversely proportional to their size. Many self-employed persons or small family businesses operating in the subsistence economy are overlooked by the authorities and often are not registered at all. Swisscontact's strategy is to strengthen those informal sector businesses that exhibit a minimum ability to accumulate skills, along with the necessary entrepreneurial initiative to unlock their full potential and be integrated into the formal economy. This will facilitate their access to business resources, financial services, know-how and sales markets.

Growing bigger businesses progressively start complying with laws relating to environmental protection and/or industrial safety, making social security contributions for their employees, and paying taxes. At the same time, Swisscontact supports legal and regulatory reforms designed to address particular bottlenecks and simplify regulations that prevent such businesses from becoming a part of the formal economy.



Beekeeping, Nicaragua and Honduras

Methodological Approaches to SME Promotion

The strengthening of small business competitiveness in a developing country implies first and foremost a deeper understanding of the fundamentals and challenges of the respective economic sectors, the functioning of the markets and the roles and incentives of all the actors involved.

Building on analysis, Swisscontact uses specific development strategies – aiming to make market systems more inclusive for the disadvantaged segments of the population, while addressing social, environmental and gender issues. These development strategies are systemic and comprehensive, but at the same time target clearly identified constraints and opportunities.

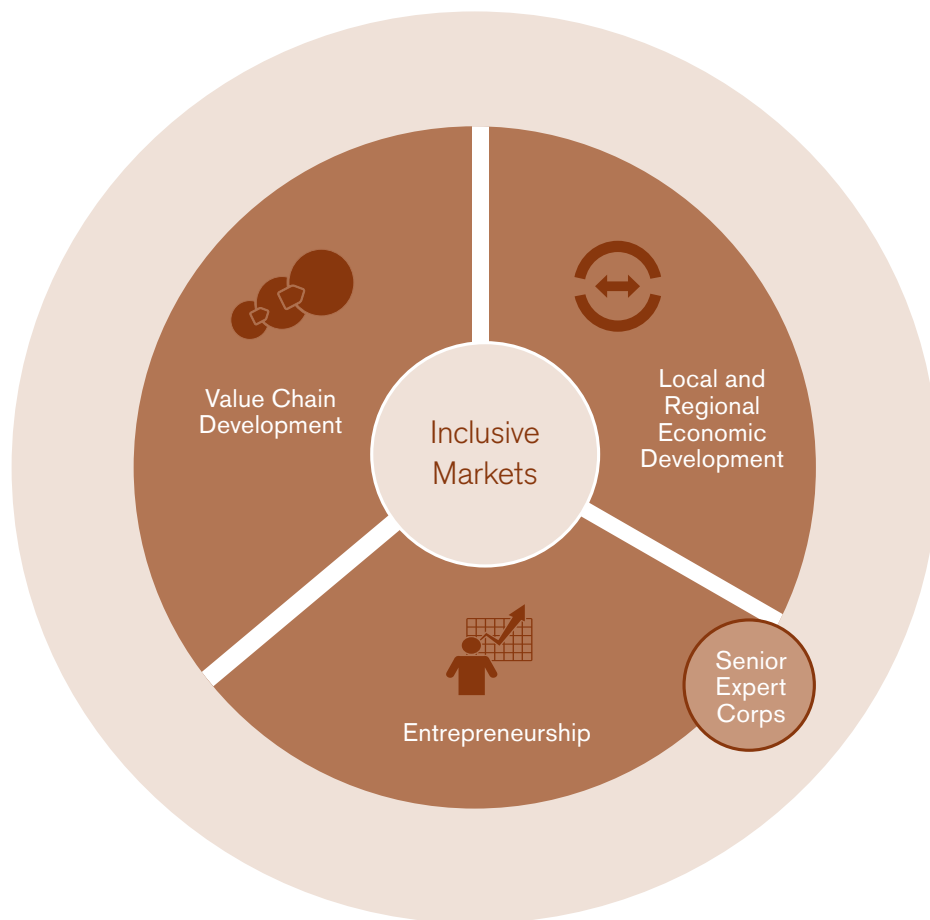
Swisscontact applies a number of methodological approaches in its work, adapted to the goals of the projects and the local conditions. For instance, to maximise impact, scale and sustainability of interventions. The Inclusive Markets approach seeks to introduce fundamental changes to market mechanisms, stimulating change and innovation. This in order to ensure that markets function more effectively for as many small businesses as possible. Consequently, sectors and value chains with particular growth potential for disadvantaged people are identified and feasible strategies developed to facilitate changes through market actors based on a thorough constraint analysis. Swisscontact has been at the forefront of the development of the Inclusive Market approach, which internationally has become known as M4P (Making Markets Work for the Poor).

The Value Chain Approach (VCA) focuses exclusively on certain sectors or sub-sectors with a particular growth potential. The approach analyses the different steps involved in a business – from the extraction or processing of raw materials, to the fabrication of end products and their delivery to end consumers. It further identifies and addresses bottlenecks based on a thorough understanding of the goals and possibilities of the different parties involved.

In other cases, geographic isolation may be the primary concern of intervention. Such projects require an approach which takes the specific local development potential as a starting point. Consequently, **Local and Regional Economic Development (LRED)** projects engage the main public and private stakeholders in the area of influence to come up with a definition of the priority sectors, required interventions and distribution of tasks.

In contrast, within the scope of **Entrepreneurship Projects**, the delicate phases of creation and early growth of small businesses are supported through structural interventions in the field of capacity building, generic Business Development Services (BDS), access to financial solutions and coaching. All these approaches are in certain cases complemented with specific support to selected, individual small businesses. This support can be provided through Swisscontact's Senior Expert Corps (SEC), allowing issues critical to relevant small business competitiveness to be addressed.

Swisscontact's approaches in SME Promotion



For each of the approaches, Swisscontact has developed processes and tools, which allow analysis, designs and monitoring for interventions. In practice, the different approaches are often combined. For instance, an Inclusive Markets project may focus on a specific geographical area, requiring a Local or Regional Economic Development (LRED) approach and cluster or value chain analyses. Often, the implemented strategies overlap with those of other Swisscontact core areas, such as skills development, financial services and resource efficiency.

Promoting Inclusive Markets means to extend choices and opportunities to the poor and other excluded groups be they producers, consumers or wage earners. Inclusive markets thus create jobs and affordable goods and services which the poor are able to access.

Working Areas in SME Promotion

Depending on the context, Swisscontact combines work in different areas to promote small business competitiveness. The approach is always set up in such a way as to maximise the number of beneficiaries on a sustainable basis.

Areas	Activities
Promotion of entrepreneurial initiative and strengthening of core competencies	<ul style="list-style-type: none"> ▪ Fostering an entrepreneurial culture ▪ Identifying potentially attractive business sectors ▪ Entrepreneurship training ▪ Promoting access to venture capital and financial services ▪ Supporting efforts to become independent ▪ Promoting business angle networks and coaching programmes ▪ Business and management training ▪ Training and consulting in technical areas ▪ Know-how and technology transfer ▪ Promotion of innovation ▪ Individual consulting in core areas by experienced professionals (SEC)
Creation of and access to adequate inputs and services markets	<ul style="list-style-type: none"> ▪ Access to adequate extension, information, knowledge and business development services ▪ Access to adequate financial services ▪ Access to necessary market info through market info tools ▪ Promotion of organisations which facilitate market interaction, coordination, contract formation and enforcement ▪ Access to new key information and communication technologies (ICT)
Development of business networks and clusters	<ul style="list-style-type: none"> ▪ Strengthening of business organisations and cooperatives ▪ Promotion of horizontal linkages among similar businesses ▪ Promotion of cooperation at the regional and local levels ▪ Promotion of clustering and networking to create and disseminate best practices ▪ Creation of innovation platforms which enhance market linkages and technology transfer ▪ Development of cluster-related strengths and advantages
Promotion of access and improved positioning in markets	<ul style="list-style-type: none"> ▪ Development of improved or new products and services ▪ Introduction of quality assurance and traceability systems ▪ Upgrading to international standards and introduction of certification systems ▪ Improved positioning in supply chains and specific export promotion activities ▪ Better marketing and public relations
Improved business enabling environment	<ul style="list-style-type: none"> ▪ Development of recommendations regarding the overhaul of regulatory frameworks through methods like regulatory impact assessments ▪ Suggestions to reduce bureaucracy and small business constraints, promotion of one-step-services for business registration ▪ Recommendations to introduce or improve sectoral promotion activities ▪ Strengthening of regional or national innovation systems ▪ Establishing platforms for public/private sector dialogue

Women's Economic Empowerment

Investing in women's economic empowerment establishes a direct path towards gender equality, poverty eradication and inclusive economic growth.

It is a cause for concern that in many societies, women are socially, politically and economically worse off than men. Yet studies have shown a correlation between women's empowerment in society and the development of that society. Studies indicate that because women bear primary responsibility for their family's well-being, they are inclined to use available resources more carefully.

It therefore stands to reason that supporting gender equality and women's economic empowerment contributes substantially to poverty reduction, economic growth, and social development.

To this end, Swisscontact engages in various initiatives to support women in their efforts to choose their own destinies and lead independent lives. Through empowerment, they are encouraged to represent their own interests, make independent decisions and participate more actively in political, economic and social processes. It is not just about women per se, but also about sensitising society as a whole, because marginalisation is often deeply rooted in societal traditions. Unlocking and strengthening the individual's potential and increasing their power to make decisions are central to this idea. Women's access to economic rights and resources, together with adequate education and social services, play a pivotal role in helping to reduce poverty.

Consequently, Swisscontact strategies, projects and interventions are designed to economically empower women and facilitate change by aligning gender interests with commercial interests. Gender-related issues are integrated throughout the entire project life cycle. The net result of these initiatives has contributed to improved income, information access, and consequent quality inputs for businesswomen. Microfinance programmes have demonstrated that women not only make excellent small business owners in various sectors, but also reliable bank clients. However, in many countries women are not deemed creditworthy, despite the fact that women tend to invest their money more conscientiously – for example in children's education or family health.

Swisscontact's vision is to ensure that more women become economically empowered and achieve increased competitiveness through improved access to quality inputs, information knowledge, and market linkages.



Banana plantation, Peru

Innovation

as a Core Element of Competitiveness

Knowledge and innovation are key conditions for economic development and prime movers of sectoral, regional and national structural change. The competitiveness of small businesses today depends increasingly on their ability to differentiate their offer from the competition, adopt new technologies, and adapt products, organisational structures and production processes to the changing environment. Moreover, innovation among large companies or in public services can be a powerful driver of inclusive development by opening up new business opportunities for small businesses and smallholder farmers.

An innovation may be defined as an invention which has established itself successfully in the market. Small business innovations rarely involve the invention of radically new products. Their efforts are focused mostly on small adaptations, services tailored to specific client needs or the use of new technologies such as the Internet or mobile applications. Innovations are also a key ingredient for agricultural development. They allow farmers to increase their productivity and the quality of their produce, improve compliance with international standards or the effectiveness of their cooperation mechanisms and market linkages. Small businesses may equally benefit from innovations in the purchasing practices or services of corporate businesses and the public sector. Swisscontact, together with strategic partners from the private or public sector, therefore identifies and tests business ideas bearing potential to increase their market outreach while providing new opportunities to small business.

Rapidly changing economic times stimulate competitiveness, inclusive growth and long-term business success, but require competently trained people, new processes and flexible companies as a key prerequisite for innovation. The development of human-resources, organisations and skills are equal in value to technological advances. Their interplay ensures

that work and learning fuse to become one process, helping to foster employability and job creation. Increasing emphasis is being placed on the creation and promotion of innovation networks for enterprise competitiveness. Network collaboration, aided by geographic proximity, is essential for knowledge development in order for businesses to be able to innovate through creative business learning.

Swisscontact fosters technological change and facilitates the dynamic interaction of all actors involved in the innovation process: i.e. large companies, small businesses, research institutions, bearers of research and innovation policy, as well as consumers. We strive to create the conditions that will support capacity building and successful innovation through network creation, and small business collaboration with public institutions, clients and suppliers. Such interactive and collective learning processes become the source of new ideas, effective cooperation, efficient processes, innovative products and inclusive economic growth.

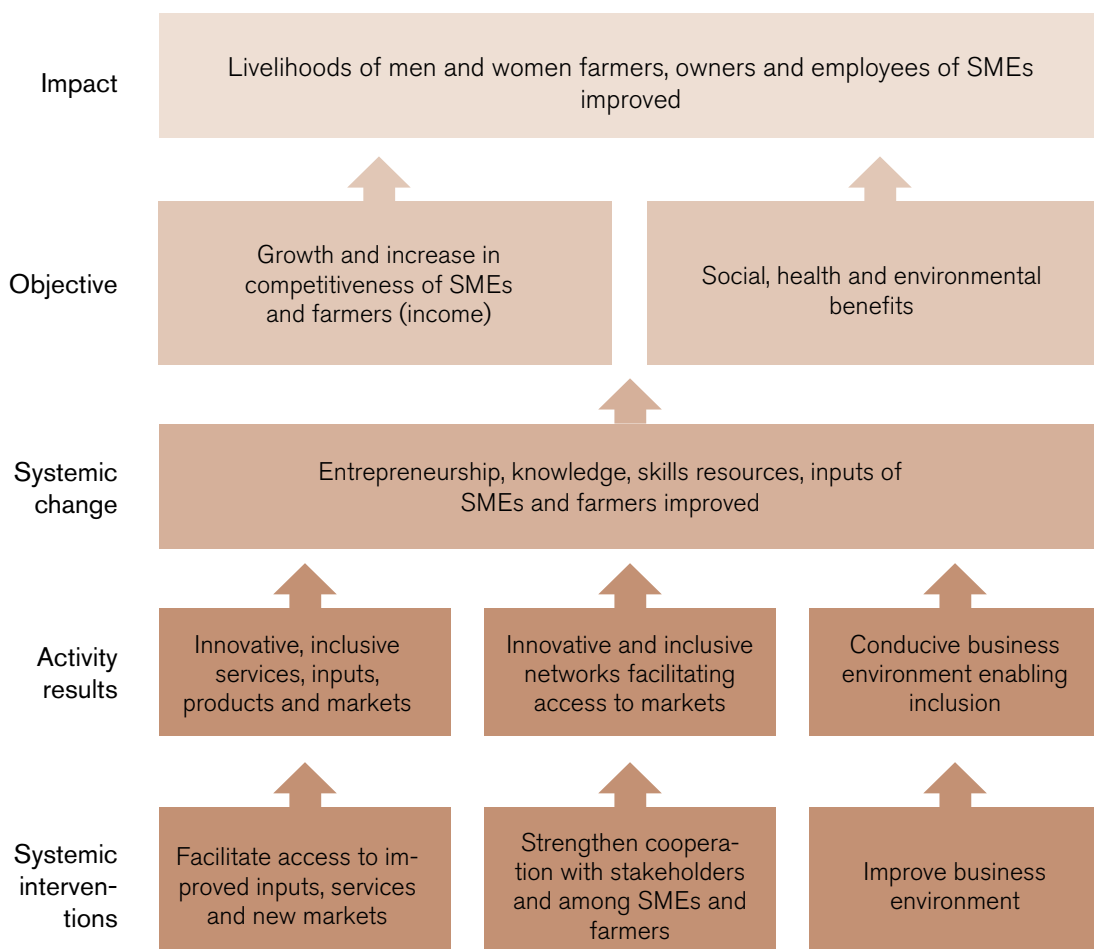


Public relation online solutions, Kosovo

Competitive, Inclusive and Resilient Market Systems for Improved Livelihoods

Access to improved services, inputs and markets, effective cooperation with the stakeholders (as well as among the target groups) and a more conducive business environment contribute to the increased

competitiveness of small businesses and smallholder farmers. When these factors are shaped so as to enable inclusive growth, then the livelihood of a large number of marginalised households can be improved from a sustainability point of view.



Inclusive Markets

Swisscontact's market system development approach, referred to as Inclusive Markets, aims to address the underlying constraints and opportunities of market systems. Its aim is to make market functions more effective, and particularly, more beneficial to disadvantaged people.

The Inclusive Markets approach addresses market constraints and opportunities in a systemic way. Emphasis is placed on a thorough analysis of existing market actors (private and public), their functions, formal and informal rules, as well as the interplay of all of them (i.e. relationships with one other). This provides a better understanding of how the market works for the poor and what interventions are needed to facilitate their inclusion. Interventions focus on both the supply and demand side of a given sector. Opportunities are then created for the disadvantaged so that they are able to generate more income and ultimately improve their livelihoods.

Swisscontact strives to play a facilitating role to avoid performing as a market actor. Focus is on identifying opportunities among the different players in the system that make the market work more effectively for all actors. Interventions therefore need to be sensitive to local conditions.

Through focusing on a detailed understanding of entire systems rather than on individuals, this approach works towards "crowding in" other players, facilitating large-scale and sustainable change in targeted markets. However, this systemic view on markets is not restricted to commercial markets, and can also be applied to other systems traditionally only seen in the domain of the public sector (such as education and health systems, for example).

Using the Inclusive Markets approach, Swisscontact analyses the underlying causes of why market actors are not engaging in business practices that ensure profitability on the one hand and pro-poor benefits in terms of increased income, employment and better consumer choice and standards on the other. Swisscontact has honed its experience in promoting Inclusive Markets and designed and implemented a series of in-house events that inform and empower its staff contingent to put this approach into practice.



Micro Irrigation, Mozambique

Project example

Making Markets Work for the Jamuna, Padma and Teesta Chars (M4C)

Bangladesh is a densely populated country with over 160 million people, around 30% of whom live below the national poverty line. The country has regions which are considered “pockets of poverty”. These are the Chars: islands formed by the erosion and siltation of rivers. The Chars are inhabited by around two million people, who have been deprived of economic opportunities - and in many cases basic facilities - due to their remoteness and vulnerability.

However, the Chars also hold potential for a number of economic sectors. An example is livestock rearing, viable due to available land for grazing and, somewhat ironically, being isolated from sources of disease. The alluvial nature of the soils also provides fertile land for a diversified range of crops and fodder for livestock. These crops are a potential source of income for households which lease plots of land and could also contribute to demand for agricultural labour.

The broader change that M4C pursues is that market actors (private and public) realise this potential and adopt models to expedite economic growth on the Chars.

Based on field assessments, the project selected specific sectors (including chilli, maize and jute) with the potential to benefit poor Char farmers. It analysed the constraints affecting these sectors and designed interventions to address them in a sustainable manner. The project then partnered with agro input companies, local traders and processors, as well as relevant government agencies. The aim was to enhance the supply of quality inputs, develop linkages with markets, and conduct research which would lead to the promotion of Char-suitable agricultural practices. It also facilitated the formation of farmer groups to create a platform for improved transaction and business relations with market actors.



Farmers in the chars, Bangladesh



The next step is to improve financial and transportation services to further enable economic activity. Major challenges lie in changing the attitudes of the private and public sector actors around the potential of the location, as well as in developing sustainable business models with the right incentives to benefit the poor Char households.

The project's interventions have benefited over 40,000 char households due to access to improved products and services. This has led to an increase in both the productivity and the quality of their produce. Farmers have also benefited from the collective purchase and sales of their products, which has reduced transaction costs with market actors.

On the one hand, private and public sector actors are showing increased interest in enhancing their business on the Chars, while on the other hand, Char producer households are simultaneously realising their potential and are more motivated to improve their practices to meet market demand.

Project: Making Markets Work for the Jamuna, Padma and Teesta Chars (M4C)
Main donor: SDC
Budget: CHF 8 million
Time frame: 2011-16
Main partners: Agro-input companies, local traders, government agencies, farmer organisations
Project target: 60,000 char households



Value Chain Development

Value Chain Development enables smallholder farmers and entrepreneurs to grasp and use market and business opportunities in order to increase their income and create employment.

In developing countries, many farmers and small businesses focusing on local markets are faced with increasing competition, with their products pushed out of the market by cheaper imports. Often their business model is based on extracting or processing raw materials - for example cash crops or dried fruits - or the manufacturing of intermediate products. Such commodities may constitute inputs for domestic or global value chains. However, positioning themselves within such value chains puts stricter requirements on producers in terms of product specification, quality, volume and timely delivery. On the other hand, it opens up opportunities to focus on niche markets and capitalise on local competitive advantages at a national or international level.

Value Chain Development supports small businesses, especially farmer organisations, to establish themselves as suppliers in national and global value chains. Interventions follow a holistic analysis of relevant value chains in areas with the greatest potential for the economic empowerment of the poor. Swisscontact works with partners to develop sustainable mechanisms which help overcome key bottlenecks that hinder the target groups from increasing their business and income. Typical interventions include training and technical assistance aimed at improving production methods (often related to international standards and certifications), business administration, quality management and customer relations. Swisscontact seeks to strengthen the competitiveness of the target groups in a systemic way, often requiring activities to improve framework conditions.

The aim is to prepare target groups to meet specific requirements and to be able to handle the dynamics of internationalised markets. One of the main concerns is to increase the locally created value and enhance the positioning of small businesses within their value chains. This is a challenge, considering that many value chains are dominated by large multinational companies who decode or establish market trends. These companies also dictate expected production and applicable purchasing conditions to their mostly fragmented suppliers. This happens not only in capital- or technology-intensive industrial branches, but also in value chains of agricultural products, textiles and electronics, where commercial brands or “control over sales channels” are paramount.

The best way to improve the position of target groups within value chains is through product and service differentiation and quality upgrades. Such “uniqueness” increases producer competitiveness and provides room for the negotiation of better conditions. This may also open up the opportunity to supply international customers directly, thereby skipping intermediaries and increasing margins for farmer organisations and producers. Increased bargaining power can also be achieved through horizontal cooperation among small businesses, enabling them to offer larger volumes and shorter delivery times.

Sustainable agriculture and food security:

The integration of smallholder farmers in value chains is a key concern of Swisscontact's work. The main goal of projects in the agricultural sector is to increase market access and to strengthen the overall competitiveness of rural regions. For many farmers, the production of cash crops (i.e. income-generating agricultural products not used for own-consumption, such as cocoa, coffee, bananas or cotton) present both opportunities as well as important challenges. Monocultures are vulner-

able to diseases and are environmentally unsustainable. Furthermore, commodities (i.e. standardised products whose origins are irrelevant to buyers) represent a considerable risk due to strong international price fluctuations. Within its value chain programmes, Swisscontact therefore promotes the production of differentiated products in integrated agricultural set-ups and supports farmers to plant crops for their own needs in order to increase their food security.



Farmer field school in Indonesia

Project example

Colombia Exporta Cacao Fino y de Aroma (COEXCA)

Colombia suffers from soaring poverty rates. The country has one of the worst income distributions in the world and faces major underdevelopment in many rural areas. However, it also boasts excellent agro-ecological conditions and outstanding genetic materials for the production of high quality fine flavour cocoa (FFC). Despite this, most of the 30,000 cocoa-growing farmers in the country have traditionally sold a low-quality product to local traders at pitifully low prices. Worse still, low yields have severely undermined the economic attractiveness of the cocoa business, causing farmers to substitute their cultivation with palm oil monocultures or even illicit crops. Colombian cocoa growers have clearly not been able to take advantage of the opportunities provided by a growing market.

Swisscontact has identified great potential in Colombia for the export of FFC production, if good agricultural practices are adopted by farmers, post-harvest handling is improved and niche markets are targeted. Through COEXCA, Swisscontact has facilitated access to adequate inputs, provided training through farmer field schools, introduced individualised technical assistance models and developed adequate fermentation and drying procedures in centralised buying stations.

Together with the government, a series of promotional activities have allowed farmers to learn about the requirements of the international chocolate industry and the opportunities it provides, and to position Colombia as a potential country of origin of quality FFC.

Project: Colombia Exporta Cacao Fino y de Aroma (COEXCA)
Main Donor: SECO
Budget: CHF 2.7 million
Time frame: 2012-2015
Main partners: Swiss chocolate manufacturers, Proexport, farmer organisations
Direct beneficiaries: 3,000 cocoa-growing families



Cocoa fermentation, Colombia



Sun-drying of cocoa beans, Colombia

One of the basic challenges of the project is to change the mindset of farmers who have traditionally worked as cocoa collectors, rather than producers. Farmers need to gain an understanding of the potential payoff of any investment they make. The role of farmer associations is key as they can provide members with inputs and much-needed services, under adequate conditions and on a sustainable basis. Moreover, these organisations can assume a crucial role as intermediaries within the value chain. However, this implies strict business planning and corresponding capabilities, and COEXCA has thus provided extensive assistance to strengthen the social and entrepreneurial basis of these organisations.

As a result of these interventions, the project has achieved change in the functioning of the value chain in several ways which highly benefits the

farmers. In just two years, access to inputs, training and technical services (all provided by farmer associations) have improved production practices and resulted in yield increases of over 50%. Thanks to quality management, the value of the cocoa produced has also increased significantly. Farmer organisations have started to buy, select, process and sell cocoa according to specific customer requirements in market-compliant quantities and at attractive prices. To be able to sell the origin of the cocoa, they have introduced traceability systems and autonomously manage certification. Each association has started to negotiate directly with end consumers. Some now even export directly to gourmet chocolatiers. More than 50 farmer organisations have created a national association which represents their interests and supports the change process of the Colombian cocoa sector towards a recognised and reliable source of quality fine flavour cocoa.



Local and Regional Economic Development

The main objective of the Local and Regional Economic Development (LRED) approach is the upliftment of communities. It identifies an underdeveloped geographic region and looks for a potential competitive edge. After analysing relevant factors at play it engages public and private sector development initiatives to grow resources. The result is value added to locally produced products, an enhanced demand and supply chain footprint, plus an increase in the net assets and income earning capability of the regional community.

Swisscontact plays a facilitative role by identifying areas with economic potential and geographical advantages, including agricultural and industrial-based regions with structural difficulties. By supporting a conducive business enabling environment and promoting the competitiveness of smallholder farmers or small businesses in selected regions, Swisscontact helps boost local employment opportunities while enhancing regional economic competitiveness and social inclusiveness.

Promoting economic growth through a systemic approach contributes to creating ownership by stakeholders and promotes inclusive development. Underdeveloped regional economies are often fragmented and business opportunities are not fully exploited - simply because they are not visible. Stimulating interaction between local businesses and regions creates new business opportunities and the community develops a healthy sense of self value.

The characteristics of a regional economy emerge from interactions between several actors, including businesses, government officials, institutions such

as universities and NGOs, and specific industries. They all have a significant impact on competitiveness. In line with its core mission, Swisscontact considers the main purpose of LRED projects to be the reduction of poverty. This is achieved through the strengthening of public-private cooperation, focusing on competitive advantages and improving the regional business environment – in essence, enabling more businesses to succeed.

One of the deciding factors when selecting a region is its ability to shape a competitive advantage. Swisscontact emphasises the need to examine the economic system as a whole and to understand the interrelations, as well as the cause and effect relationships, between organisations, policies and businesses – at both regional and national levels. This holistic approach takes into account the factors and systems that influence entrepreneurship, cooperation, innovation and competition. The regional economic development approach therefore brings together all relevant public and private stakeholders to collaboratively design and implement a successful economic development strategy.



Gulf of Fonseca, Honduras

Project example

Regional Economic Development in the Gulf of Fonseca

SurCompite is a regional development project for the Gulf of Fonseca territory in Honduras, Central America. Large sections of the population remain excluded from the market economy in Honduras due to poverty, structural shortcomings in the education system, inadequate social policies and a lack of formal job opportunities.

Honduras ranks 121st out of 187 countries on the United Nation's Human Development Index. According to government data, two-thirds of Honduran households are below the poverty line, with 46.9% falling under the World Bank's definition of extreme poverty. The most serious form of social exclusion is that experienced by rural populations – of which subsistence farming represents about 70%. Lack of access to land and basic services, low agricultural productivity and a vulnerable environment are the main root causes of poverty.

The project will contribute to reducing economic disparities through a more inclusive regional development approach resulting in a 15% increase in the employment rate and 20% growth in net income. An estimated 13,000 farmers, as surplus crop producers, and their families (around 65,000 people) will be reached directly during the expected three and a half year duration of the project.

Anticipated outcomes include strengthening the capacities of local public and private institutions to be able to design and implement an articulated and sustainable development vision; the implementation of local economic development strategies by

municipalities and local private organisations to enable a thriving business environment; and value chain development strategies set and implemented in five sectors (tourism, staple crops of maize and red beans, cashew nuts, shrimps and melons).

The project also aims to support small businesses to develop competitive products for more sophisticated markets by enhancing their relationships with exporters and tour operators. Small businesses are given better access to financial services through alliances with banks and other credit institutions.

Another objective is a regional information centre for social, economic and environmental aspects established in collaboration with universities and government ministries. Finally, the project strives to influence national public policy to make public institutions more efficient in budget allocation and the delivery of services (such as food safety controls and regulations, business permits, infrastructure).

Project: Sur Compite
Main donor: IDB/MIF (26%), SDC (41%), AusAID (12%) and local contribution (21%)
Budget: USD 6.6 million
Time frame: 2012-2015
Main partners: Cooperativa Chorotega
Direct beneficiaries: 13,000 farmers and families; **indirect:** 65,000 individuals



Cashew farmer, Honduras



Promoting Entrepreneurship for Inclusive Development

Entrepreneurship lies at the root of private sector development. Innovative, risk-oriented individuals who seize business opportunities in order to make a profit are highly desirable for positive growth. Without such individuals, our societies would not benefit as comprehensively from technological progress and constantly improved services and products.

Entrepreneurship is therefore a major driver of economic growth. But it is not only about innovation, profit, self-realisation and economic growth. In developing countries in particular, where job opportunities are insufficient, self-employment is for many people the only way to make a living.

Recognising opportunities, taking risks, and steadfastly bringing an idea or invention to fruition in the market are key factors defining entrepreneurship. Entrepreneurs have to survive several crucial stages in paving the way to a successful and sustainable business. The most important of these include the initial design and funding of a realistic business plan and the creation of a startup, and the early growth phase of the enterprise, when it has to stand the test of competition and face increasing managerial challenges.

To be able to create and grow profitable businesses beyond self-employment, entrepreneurs require enabling framework conditions. These include access to financial backing and non-financial resources

such as information, know-how, well-prepared staff plus adequate inputs and services. In addition to fostering an entrepreneurial culture and promoting conducive business enabling environments, Swisscontact facilitates access to generic business development services as well as seed capital and credit.

Other important support services connecting entrepreneurs include business incubators, science parks, venture capital funds, business angels and investors. An area of particular interest is the strengthening of entrepreneurial competences. Fundamental business skills are instilled in young people after they have completed technical vocational education and training programmes and are seeking economic independence. Such support may also benefit self-employed individuals or families. This is of particular importance for subsistence farmers who, aside from technical training and access to financial services, need to develop an entrepreneurial mindset which allows them to change and grow operations to a sustainable level.



Entrepreneur, Uganda

Project example

Unemployed Youth become competent Small Business Entrepreneurs

Poverty rates are dramatic in both Uganda and Tanzania, with 31% and 33% of the respective populations living below the poverty line. Young people make up about 60% of the total active labour force in both countries. Many lack employable skills, contributing to the high unemployment rate in the region. The education systems in both countries fail to cater for the large number of early dropouts from both primary and secondary education, meaning that there is a large mismatch between education levels and the skills required in the job market. The two countries' economies are led by the private sector, which employs more than 70% of labour. Opportunities in the small business sector increasingly require entrepreneurial skills.

As a response to youth unemployment in both countries, Swisscontact identified an intervention aimed at developing skills and increasing access to financial services. The U-Learn approach fosters youth skills development by introducing effective and urgently needed technical and entrepreneurial skills in the Tanzanian and Ugandan markets. In addition, by building the capacity of existing entrepreneurs and community players, further training is fostered.

Swisscontact facilitates access to skills using the Learning Group Model. The model integrates technical skills training, entrepreneurship and life skills training, with access to financial services through non-formal savings and lending groups, including financial institutions. The project builds the capacity of local leaders, entrepreneurs and resource persons to deliver the training, provide a mentorship role and scale up the interventions. As a result of the U-Learn interventions, the lives of young people (including young mothers) are transformed. They become active economic participants by creating new businesses within their communities. Best of

all, they further employ and train other youths in their communities, while supporting their siblings' and families' access to education, health and other basic necessities of life. Since 2011, 85% of the youth trained by U-Learn are now economically active, with 65% in self-employment.

Project: Learn, Earn and Save (U-Learn)

Main donor: The MasterCard Foundation

Budget: USD 5.6 million

Time frame: 2011-2016

Main partners: University of Minnesota, local governments, Association of Local Entrepreneurs

Direct beneficiaries: 3,600 disadvantaged youth aged 16-25 years



Hairdresser's shop, Uganda

Senior Expert Corps

Imparting valuable knowledge through volunteers

Countless small businesses in developing countries depend on sustainable enterprise development and support. In order for them to adapt to economic and societal changes (and use these as development opportunities), quick solutions are necessary. Unfortunately this level of support is more expensive than what small businesses can afford. This is where the Swisscontact Senior Expert Corps enters the picture.

Founded in 1980, the SEC is a pool of exceptionally qualified and highly motivated volunteer experts who provide technical and organisational know-how aimed at increasing competitiveness and creating jobs. Demand for their services has grown rapidly since inception. To date, the SEC has carried out more than 2,500 assignments across 65 countries.

During each assignment, the experts provide rapid, hands-on support, in the form of valuable skills, knowledge guidance and advice.

Senior Expert Corps interventions typically last up to six weeks and are tailored to the client's needs. The overall aim is economic growth, achieved in a direct and non-bureaucratic manner. Whether in production, development, company administration or management, the experts assigned to the project are able to offer their full support and consulting services specifically where needed. They always strive to find and implement the most practical solutions. By working with local partners to improve technical and organisational skills, sustainable success is ultimately achieved.



Senior Expert in Benin

Projects

Swisscontact project implementation follows an approach defined for specific frameworks such as non-agricultural rural sectors, agricultural value chains, conflict & fragile contexts, post-conflict & post-disaster development, and urban sectors:

Non-agricultural rural sectors	Intervention areas
Bolivia Poverty reduction through SME-Promotion 2014 - 2017	Promoting practically-orientated training and consulting services in service centres offering courses, workshops and advice, primarily covering legal and business management matters; encouraging contact with other economic stakeholders via forums (e.g. trade fairs); supporting companies marketing small business products.
Bolivia Proseder 2010 - 2013	Promoting access to sustainable financial and non-financial services for small rural producers (including improved sustainable information systems).
Burkina Faso Communal Development Support Project 2008 - 2016	Supporting the mechanism for municipalities to foster local economic development; creating a favourable job-creation framework for young people and women lacking technical and entrepreneurial skills, and the financial means to develop an economic activity. Aimed at supporting municipalities in drawing up and deploying local economic development strategies.
Indonesia Tourism Development in Selected Destinations 2009 - 2018	Contributing to economic development through sustainable tourism; creating employment and income to improve the local population's livelihood; strengthening the competitiveness of tourist destinations through support of a Destination Management Organisation (DMO) development as well as external destination marketing.
Indonesia Introducing Market Development 2012 - 2014	Laying the foundations for Inclusive Markets in Indonesia and providing a sound basis for such project activities to be dovetailed or incorporated into different project umbrellas at any time.
Indonesia Technical Assistance to Regional Economic Development 2011 - 2015	Improving framework conditions, sectoral programmes, as well as planning and implementation processes for regional economic development. The project works at a national level as well as in three geographic regions via pilot projects.

Non-agricultural rural sectors	Intervention areas
<p>Laos</p> <p>Promotion of Local Unique Specialties for Tourism Sector 2010 - 2012</p> <p>Champasak Tourism Business Promotion 2013 - 2016</p>	<p>Promoting local products targeting the tourism sector through a market development approach; initiating a destination management approach for Champasak; promoting capacity building of local agencies in market development and value chains.</p>
<p>Peru</p> <p>Destinos de Peru Sustainable Tourism as source of income 2005 - 2014</p> <p>Stimulating Sustainable Tourism 2005 - 2009</p> <p>GESTUR – Ancash (promotion of sustainable tourism and employment generation along the Ancash region tourism route) 2005 - 2014</p> <p>Tourism corredor Nazca-Cusco 2009 - 2013</p> <p>Gestur Puno, First sustainable destination on the south of Peru 2007 - 2010</p>	<p>Generating employment and income opportunities for local economic small businesses, thus consolidating the regions as national tourist destinations; promoting quality improvements in tourist services; positioning the regions as a tourist destination and promoting better conditions for tourism and private investment.</p> <p>Promoting the institutionalisation of Destination Management Organisations (DMO) as agencies that foster the public-private relationship; designing and implementing a market-oriented development strategy through unique selling proposals of new products, attractions, facilities or activities in these destinations; consolidating and coordinating of actions with other existing projects and NGOs, striving for new synergies.</p>
<p>Tunisia</p> <p>Destination Management Organisation 2014 - 2016</p>	<p>Promoting sustainable tourism in a peripheral and infrastructurally-challenged region; providing local youth with opportunities for new or alternative sources of income, and the possibility to obtain continuing education.</p>

Agricultural value chains	Intervention areas
Bangladesh DBSM, ATC-P Katalyst 2008 - 2016	Contributing to increased income by increasing the competitiveness of farmers and small businesses in key rural and urban sectors, reaching 2.3 million farmers and small businesses; identifying and analysing sectors by using a variety of tools such as value-chain analysis, sector assessments and enabling environment studies.
Bangladesh Making Markets Work for the Jamuna, Padma and Teesta Chars 2011 - 2016	Facilitating market systems; forming producer groups; ensuring a platform for farmers to build business relationships with private sector players. Women in Char regions gain improved knowledge on production practices and market linkages, thus improving their economic roles in maize, chilli and handicraft production.
Ecuador/Peru SME Promotion in rural areas 2013 - 2016	The project tackles the low level of productivity of small coffee, cocoa and banana farmers. The focus is on developing in-demand agriculture subsectors, facilitating market access for smallholder farmers, and improving production and quality so that they can increase yields and fetch higher prices.
Honduras/Nicaragua Promote inclusive economic growth 2008 - 2014	Increasing income and employment in rural areas; contributing to the sustainability of SMEs in agro-industrial value chains; supporting public and private institutions at national and local level in order to achieve greater small business competitiveness through local economic and value chain development.
Indonesia Sustainable Cocoa Production Program 2012 - 2015	Promoting the development of the Indonesian cocoa value chain; focusing on the improvement of quality, production and post-harvest management; intensification; rehabilitating smallholder cocoa farms, food security, access to finance services.
Indonesia Income Generation through Sustainable Agriculture 2009 - 2011	Initiating advances in the efficiency and competitiveness of the cocoa sector while simultaneously encouraging agricultural diversification, particularly into vegetables.
Indonesia PEKA 2010 - 2012	Technical assistance for value chain analysis and strategic intervention design by identification of the key constraints/opportunities to enhance the competitiveness of cocoa sector. The project in the cocoa sub-sector focuses on the improvement of quality, production and post-harvest management, intensification, and rehabilitation of smallholder cocoa farms, food security, access to finance services.

Agricultural value chains	Intervention areas
Indonesia LED-NTT 2004 – 2008	Applying an integrated approach towards local economic development, focusing on development of economic sectors such as cashew nuts and cocoa; introducing value adding activities, such as productivity increases, organic certification and the introduction of local processing; creating an enabling environment for private sector development; improving farmer and small business access to information, as well as financial services, especially through micro-finance institutions.
Indonesia PROMARK 2013 - 2016	Stimulating increased access to and the sustained delivery of inputs and services likely to increase the incomes of poor farmers via a market-led approach of working with on- and off-farm market stakeholders (both public and private sector).
Mozambique Income creation through Micro-irrigation 2013 - 2017	Supporting actors along the horticulture value chain to capitalise on existing and growing demand. Consequently, existing resources (water and soil), markets and infrastructure, are used in a more rational way to increase the income of small-scale horticultural producers.
Peru Strengthening fruit farmers in Peru 2012 - 2014	Boosting the productivity and business skills of fruit farmers, as well as business activity, in eight Huaura river basin municipalities; increasing productivity and incomes.
Peru Norte Emprendedor 2009 - 2012	Enabling smallholder farmers in Peru's northern highlands to increase their income through improved production of mainly organic bananas, organic cocoa, and two varieties of chilli peppers; facilitating effective linkages of producers with market opportunities that allow them to benefit from their strengths and comparative advantages.
Tanzania Rural Livelihood Development Programme 2012 - 2015	Improving the livelihoods of farmers in the central corridor of Tanzania by linking the poor producers and processors with markets.
Uganda Improving Cocoa and Honey Value Chains 2013 - 2016	Improving the economic performance of producer households in the cocoa and honey market system; facilitating, improving, innovating and replicating business and service models; improving the policy and regulatory environment for the cocoa and honey market system.
Uganda, Tanzania U-Learn 2013 - 2016	The overall goal is to empower the disadvantaged youth to sustainably build stable livelihoods directly for themselves and their families. The model integrates technical skills training, entrepreneurship and life skills training while providing access to financial services through savings and non-formal lending groups as well as working with financial institutions.

Conflict & fragile contexts	Intervention areas
Colombia Promoting exports of specialty cocoa from Colombia (COEXCA) 2012 - 2015	Facilitating access to adequate inputs and GAP-training through Farmer Field Schools; introducing assistance models based on individual improvement plans according to each farm's characteristics; introducing adequate fermentation and drying procedures in centralised buying stations.
Honduras SurCompite 2014 - 2018	Reducing economic disparities through a more inclusive development approach, resulting in enhanced employment rate and net income growth.
Honduras Better living standards through local economic development 2012 - 2015	Enabling micro-, small, and medium enterprises to actively participate in various economic sectors while becoming self-sustaining and able to participate competitively in the market.

Post-conflict and post-disaster development	Intervention areas
Kosovo Promoting Private Sector Employment 2013 - 2017	Overall goal: Improving private sector competitiveness and nurturing employment opportunities. Specific focus: Improving competitiveness in the tourism, food and health sectors (promotion of development, diversity, and quality); private sector development in collaboration with public sector institutions; promotion of women's economic empowerment.
Myanmar Making Vegetable Markets Work 2014 - 2016	Improving and opening the vegetable market in two geopolitical contexts while providing opportunities for learning and developing policy recommendations; achieving market-based solutions to obstacles to growth in key areas for smallholder vegetable farmers: access to quality inputs and know-how, availability of appropriate financial services, access to reliable market information and buyers.
Indonesia Business Recovery in Aceh and North Sumatra 2005 - 2011	Providing financial and non-financial services to micro-, small and medium-size businesses in the Tsunami-affected areas of Aceh and North Sumatra. The project established seven Business Recovery Information Centres for entrepreneurs who wish to recover their tsunami and conflict-affected businesses or start up new businesses, focusing on capacity building, start-up training, research, market linkages, and financial services.
Nepal Samarth - Nepal Market Development Project 2012 - 2017	Working with a wide range of public and private stakeholders in five core agricultural sectors: vegetables, ginger, dairy, pork and fish; two cross-cutting sectors: media and mechanisation; plus tourism, covering 25 Nepalese districts; assisting in developing new business models for private companies and smallholder farmers in new farming activities.

Urban sectors	Intervention areas
Indonesia Technical Assistance to Regional Economic Development 2011 - 2015	Improving framework conditions, sectoral programmes as well as planning and implementation processes for regional economic development at a national level.
Indonesia ACCESS 2005 - 2012	Identifying sectoral/market constraints and opportunities, market systems, value-chain actors, sectoral trends, and design project interventions such as access to business-related services, markets and finance.
Macedonia Increasing Market Employability 2013 - 2018	Achieving sustainable economic growth and job creation by providing interventions in the economic sectors of Tourism and Hospitality, the Green Economy and Creative Industries; supporting market facilitation for women, the extreme poor and other marginalised groups; broadening the application of the systemic approach to new sectors and settings; building local capacity; supporting knowledge sharing amongst stakeholders.
South Africa Youth Entrepreneurship 2012 - 2014	Providing unemployed young people with business and financial education in various subjects, including life orientation, financial literacy, entrepreneurship and business management.
South Africa Alfred Nzo 2006 - 2010	Increasing advocacy and capacity building in communication at community level; building capacity of local ward committees and councillors to effectively interact with civil society; improving communication between local government and civil society using non-traditional channels such as local theater groups.
South Africa LED 2007 - 2010	Research and inputs into policy dialogue; developing and adapting regional economic development (RED) tools; training of local consultants; supporting local municipalities to advance their RED projects.

A photograph showing three women in a rural, outdoor setting. They are crouching on the ground, working with large, woven baskets filled with fresh green leafy vegetables, likely basil. The woman on the left is wearing a pink and green patterned dress and is looking towards the camera. The woman in the middle is wearing a red dress and is focused on sorting the vegetables. The woman on the right is wearing a blue and patterned dress and is also working with the vegetables. The background consists of dense green foliage and a wooden structure, suggesting a rural or agricultural environment.

Doing the right thing together

Swisscontact is the ideal partner for companies seeking to invest in the productive capacity or to access markets in developing countries. With a longstanding commitment to private sector and market-led development, Swisscontact's track record in the various target countries is based on a keen understanding of regional business interests, strong local networks and alignment with development goals of international cooperation.

The synergies from business and international cooperation provide leveraging opportunities and create dynamic options for collaboration. Private sector partnership commitment concentrates on "Doing

the right thing together" – projects, which serve entrepreneurial objectives related to development policy. Consequently there are benefits for all involved, with a positive spin-off in particular for local people – whether in vocational training, the efficient use of resources, the strengthening of local SMEs or in the financial services sector.

We invite you to join us in developing emerging markets. By working together we can achieve sustainable progress for local people, while simultaneously creating new opportunities for your company.



New farming models, Nepal

Companies can trade and invest responsibly by developing and implementing production and value creation processes sustainably, fairly and in accordance with standards and general international conditions. Strategic partnerships between commercial enterprises and international cooperation and development agencies strengthen the private sector and support the growth of new markets globally.

Companies are offered opportunities not only to invest in the economic development of the global South, but also to promote broad-based growth over and above their primary business goals.

We create opportunities

Swisscontact

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Cover: Metal workshop, Laos
Pictures: Swisscontact staff
Layout: One Identity, South Africa

Swiss NPO-Code: The structure and management of Swisscontact conforms to the Corporate Governance Regulations for Non-Profit Organisations in Switzerland (Swiss NPO-Code) issued by the presidents of large relief organisations. An audit conducted on behalf of this organisation showed that the principles of the Swiss NPO-Code are adhered to.

ZEWO-Gütesiegel: Swisscontact was awarded the Seal of Approval from ZEWO. It is awarded to non-profit organisations for the conscientious handling of money entrusted to them, proves appropriate, economical and effective allocation of donations and stands for transparent and trustworthy organisations with functioning control structures that uphold ethics in the procurement of funds and communication.

