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E+E

Economy and Education

Swiss Agency for Development
and Cooperation SDC

Information Package

Economy and Education

For SDC staff and practitioners involved in inclusive economic development and education programmes in the field and at HQ

An introduction

Version 3 - June 2023



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1. Economy and Education – E+E

The Information Package is made for SDC staff and practitioners working towards the creation of **inclusive economic development programmes** as well as **quality education** and **lifelong learning opportunities for all**. It provides an introduction into E+E approaches and ways of systemic thinking through four interlinked priorities on system and beneficiary level: Education, Vocational Skills Development, Private Sector Development and Financial Sector Development, and the modality of private sector engagement.

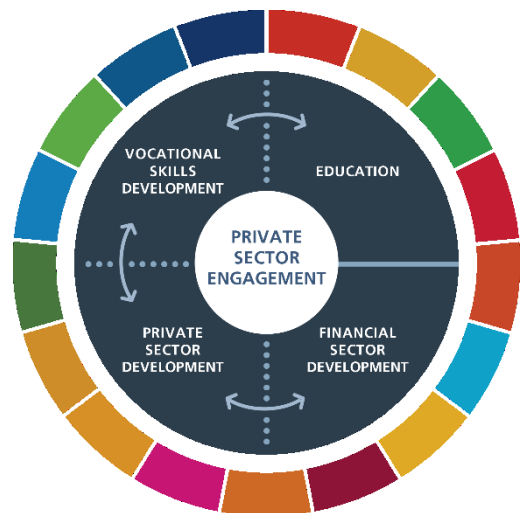
What we do – Alignment with SDGs and LNOB

In line with the SDGs 2030, Switzerland is committed to improve human development and inclusive and sustainable economic growth that creates jobs, increases productivity and protects the environment. To achieve these ambitious goals, Switzerland promotes opportunities for basic education and vocational skill training and to increase engagements with the private sector.

The Economy and Education Section (E+E Section) is supporting this strategic orientation through four interlinked economic and educational thematic priorities on system and beneficiary level: Education (EDU), Vocational Skills Development (VSD), Private Sector Development (PSD) and Financial Sector Development (FSD). In addition, the E+E Section seeks to promote the modality of Private Sector Engagement (PSE) across SDC's entire portfolio to leverage the private sector's expertise, innovation power and resources, and therefore increase the impact and sustainability of SDC's programmes. It further advocates for responsible business practices by the private sector.

The E+E Section supports SDC's projects and programmes with various tools and consulting. Additional objectives are contributing to the global policy dialogue and to facilitate networks that bring together practitioners and experts. The network contributes to identifying the most pertinent ideas, experiences and projects, and shares lessons learned and best practices. Further information on thematic and methodological priorities on implementing inclusive economic development and education programmes are set out in the Medium Term Orientation, the slide deck on IED projects in fragile contexts and in the two working aids "Leave no one behind (LNOB) in practice for IED" and "Leave no one behind in practice for Education."

SDC coordinates its E+E programmes with the State Secretariat for Economic Affairs (SECO). SECO focuses on countries, where its projects, its knowledge and its network have the highest added value. SECO also maintains a global project portfolio. It mobilises its thematic areas of expertise based on demand and as a complement to activities of other federal agencies, specifically the SDC.



[Medium Term Orientation 2015-19](#)

[IED Working Aid LNOB in Practice](#)

[IED in fragile contexts](#)

[EDU Working Aid LNOB in Practice](#)

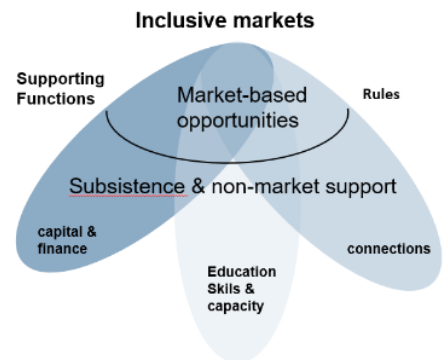
[SECO International Cooperation](#)

[SECO Project Database](#)

[Position Paper SECO's economic development cooperation](#)

What we know – systemic approach

Poverty is a multidimensional phenomenon. Lack of access to basic services like schooling, water or electricity, social or political exclusion, and high vulnerability are some dimensions of poverty. Related to them, and often lying at their core, is the economic dimension of being un- or underemployed and not having access to education. Although it is not possible to rank poverty



dimensions according to their importance,

lack of life-long learning opportunities and insufficient income are some of the most severe factors. History has shown that access to economy and education leads to inclusion in other dimensions, too – and vice versa. There is a clear relationship between economic and educational dimensions of poverty, and reducing the former and/or improving the second helps to escape the vicious circle. Consequently, inclusion is addressed not only in E+E projects and programmes, but as well in e.g. climate change, food security or rural development interventions. In order to reduce insufficient access to education and markets, we need inclusive growth and inclusive education systems. Or, in other terms, we promote systemic thinking in line with the logic of inclusion/exclusion in our programme implementation.

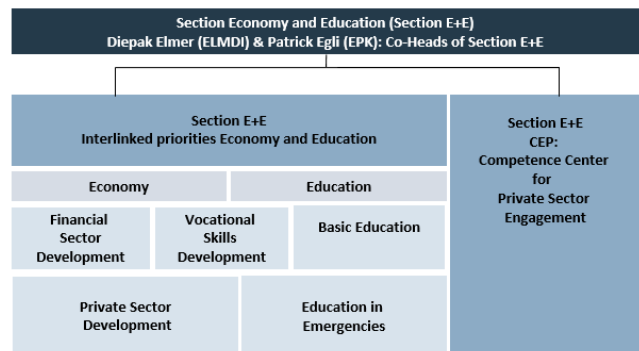
Inclusive markets (systemic logic of inclusion / exclusion)

Education and Economy are key component of sustainable development and an effective means of overcoming poverty. It also fosters social cohesion and inclusive markets. Market participation requires that individuals or groups have a combination of assets that allow them to engage in and benefit from market-based opportunities. These assets include physical and financial capital, knowledge and capacities, and connections that enable transactions. The systemic logic of inclusion/exclusion can be thought of as the threshold where a person has sufficient capital, capacity and connections, which together enable them to take advantage of market-based opportunities. If that threshold is not reached, livelihoods will depend on non-market based support, such as social protection, or subsistence livelihoods.

[For more see BEAM exchange](#)

Who we are – Section E+E

Since September 2022, the Inclusive Economic Development and the Education networks of SDC joined forces to become the new thematic section Economy and Education (Section E+E). We made our advisory services even more accessible and beneficial for all project managers in the field and at HQ. We are organised in two units. The first unit is structured in line with our thematic priorities. The second unit CEP - Competence Centre for Private Sector Engagement, is exactly what its name suggests. Both units work closely together. The best way to get in touch is to contact one of the persons listed on our shareweb. If your project has components in more than one thematic field covered by the E+E Section, we coordinate ourselves to provide the expertise you need. Thus, you will have one contact person.



How to be part of the community

In order to meet the different information needs on education and economy and peer discussions, we propose four communication channels.

First, two quarterly newsletters are published separately for economy and education. The newsletters target a broad audience that wants to receive updates on the education and economy work.



Second, we maintain three thematic online discussion groups on EDU, PSD and VSD (so called DGroups). If you are an active practitioner or expert, we encourage you to join at least one group. As a member, you can reach out to the thematic network for help on a specific issue or launch a discussion.

Third, both cluster units have sharewebs (see below). Fourth, both networks regularly meet at Face-to-Face or other (online) network events. In order to enjoy the benefits of the different platforms, you must subscribe individually.

[Section E+E](#) [Register for E+E](#) [Register for EDU](#)

How we share

On our sharewebs you find plenty of resources. At present, the E+E shareweb covers all information relevant to the entire thematic section as well as on the topics PSD, FSD, VSD and the modality PSE. All elements relevant for EDU are provided on the Education shareweb. Thus, you will also find information about courses and events related to our thematic and methodological priorities, information on SDC projects and relevant studies, reports and concept papers from other actors.

[Shareweb E+E](#) [Shareweb EDU](#)

How to get support

If you are looking for a tailored support, we offer the members of our networks the possibility to get expert support for up to 1 day. You can use this service without any contracting and free of cost or administrative work for you. If your request is of general interest, the E+E Section may be able to allocate more than just one day for expert support.

[E+E support](#) [EDU support](#)

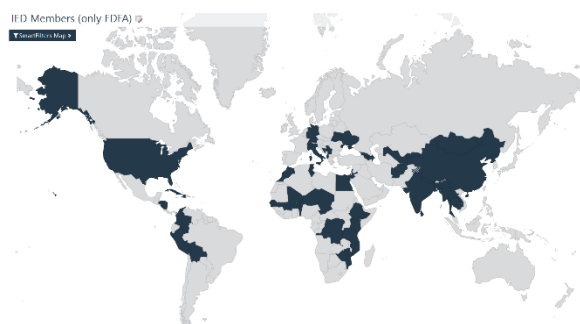
E+E Field Handbook – direct access to the latest and most important E+E tools



You plan to accelerate your E+E programmes in the field? Moreover, you are looking for the latest and most important E+E guidance documents and tools? – The **E+E Field Handbook** features the most essential tools such as normative documents, working aids and reference indicators for successfully implementing your E+E projects in line with the instructions of SDC's Field Handbook and PCM. For more information, visit the [E+E Field Handbook](#).

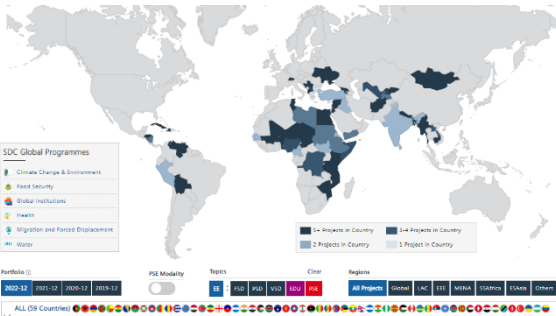
[E+E Field Handbook](#)

E+E and EDU Members Map – get to know your colleagues around the globe (for FDFA only)



If you want to get to know and exchange with your colleagues of the E+E network or EDU network, visit the shareweb and check out the map of our members network within FDFA.

[E+E Network Members \(for FDFA only\)](#)



E+E Projects World-Map – get to know the projects around the globe (for FDFA only)

If you want an overview of the E+E projects portfolio, visit the shareweb and check out the world-map. You may select your topic or country of interest. The E+E Section updates the map once a year.

[E+E Projects World-Map \(for FDFA only\)](#)

 January 2023	Active E+E PORTFOLIO of over 430 projects	134 E+E projects with Private Sector Engagement	Over CHF 310 million for E+E topics have been invested in 2022	E+E projects in over 55 countries
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ARIs and TRIs – SDC Results Indicators








To monitor the implementation of Switzerland's international cooperation strategy for 2021 - 2024, SDC has a set of binding results indicators according to the 10 sub-objectives of the strategy. Results indicators allow to assess outcomes and outputs achieved with SDC support. When preparing a project, cooperation or global programme, do review the list carefully, taking into consideration each sub-objective of the Dispatch, theme or SDG target which is either included or touches upon the results aimed at.






E+E supports ...
SUSTAINABLE DEVELOPMENT GOALS



The Section E+E has **5 ARIs** (Aggregated Result Indicator) and **10 TRIs** (5 IED Thematic Results Indicators and 5 EDU Thematic Results Indicators). For detailed information on the use of the IED and EDU specific ARIs and TRIs, please check the guidance sheets on the E+E shareweb (see links below). For the full list for all SDC's ARIs and TRIs and the corresponding factsheets please visit the SDC Field Handbook.

IC strategy sub-objective	ARI	SDG	SDG target
<p>Sub-objective 2: Promoting innovative private sector initiatives to facilitate the creation of decent jobs</p> <p>Sub-objective 7: Strengthening equitable access to quality basic services</p>	IED ARI1 Access to Vocational Skills Development - Number of persons enrolled in new or better vocational skills development		SDG 4.3: By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.
	IED ARI 2 Employment - Number of persons having new or better employment		SDG 8.5: By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.
	IED ARI3 Access to and use of financial products and services - Number of people having access to and making use of formal financial products and services		SDG 8.10: Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial products and services for all.
	EDU ARI1 Access to education and basic skills development - Number of people benefiting from primary, secondary education or continuing and alternative non-formal basic education and learning opportunities including education in emergencies		SDG 4.1: By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes. SDG 4.6: By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
	EDU ARI2 Quality of education and teaching - Number of teachers or educational personnel trained		SDG 4.c: By 2030, substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries.

IC strategy sub-objective	TRI	SDG	SDG target
<p>Sub-objective 2: Promoting innovative private sector initiatives to facilitate the creation of decent jobs</p>	IED TRI1 Net additional income - Change in average yearly net income (salary/wage or profit) of individuals in reporting currency, adjusted for inflation	 	SDG 1.2: By 2030, reduce at least by half the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions. SDG 10.1: By 2030, progressively achieve and sustain income growth of the bottom 40 per cent of the population at a rate higher than the national average.
	IED TRI2 Private sector in vocational skills development - Number of companies or professional organisations contributing to relevant vocational skills development		SDG 4.4: By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship.
<p>Sub-objective 1: Strengthening framework conditions for market access and creating economic opportunities</p>	IED TRI3 Vocational Education and Training system reform - Number of contributions towards a more inclusive or more labour market relevant Vocational Education and Training (VET) system	 	SDG 4.3: By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university. SDG 8.3: Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium sized enterprises, including through access to financial services.
<p>Sub-objective 2: Promoting innovative private sector initiatives to facilitate the creation of decent jobs</p>	IED TRI4 Resilience through inclusive insurance - Number of people who thanks to insurance consider that they can more easily recover from shocks and adverse events		SDG 4.3: By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university.
	IED TRI5 Women's Economic Empowerment - Proportion of women with a positive perception on their influence on business and economic-related decision-making		SDG 5.5: Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life

IC strategy sub-objective	TRI	SDG	SDG target
Sub-objective 2: Promoting innovative private sector initiatives to facilitate the creation of decent jobs	EDU TRI1 Education enrolment - Average education enrolment rate (primary, secondary or non-formal/alternative education)		SDG 4.1: By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes. SDG 4.6: By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
Sub-objective 7: Strengthening equitable access to quality basic services	EDU TRI2 Education completion - Average primary and secondary education completion rate		SDG 4.1: By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
	EDU TRI3 Quality education and learning - Average proportion of children/youth achieving proficiency level in reading/mathematics at the end of primary/secondary education		SDG 4.1: By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes.
	EDU TRI4 Literacy/numeracy/language (basic life skills - lifelong learning) - Number of youth/adults enrolled in literacy/numeracy/language programmes (foundational/basic education skills)		SDG 4.1: By 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes. SDG 4.6: By 2030, ensure that all youth and a substantial proportion of adults, both men and women, achieve literacy and numeracy.
Sub-objective 3: Addressing climate change and its effects	EDU TRI5 Education for sustainable development (climate change/health) & for peace and human rights (basic life skills - lifelong learning) - Number of people participating in formal, non-formal/informal educational activities on sustainable development (e.g. health, climate change/DRR, environment) or peace/human rights/civic education (e.g. violence prevention/social cohesion, gender, democratization)		SDG 4.7: By 2030, ensure all learners acquire knowledge and skills needed to promote sustainable development, including among others through education for sustainable development and sustainable lifestyles, human rights, gender equality, promotion of a culture of peace and non-violence, global citizenship, and appreciation of cultural diversity and of culture's contribution to sustainable development.
Sub-objective 9: Strengthening and promoting human rights and gender equality			

[Introduction ARIs & TRIs of E+E](#)

[E+E Guidance for ARIs](#)

[IED Guidance for TRIs](#)

[EDU Guidance for TRIs](#)

Result measurement of E+E programmes

There is an increased demand in result measurement to assess the effectiveness of development aid. Indeed, as a project manager the strategic use for your decision-making and improving your programme performances can be greatly enhanced with a solid result measurement and monitoring approach. There are many different standards out there; depending also on which topic your programme is focusing on. Is it in the water sector, food security, climate change - you name it. For detailed information on the different standards, please check the working aids on FSD, PSD and VSD specific results indicators on the IED shareweb.

[Introduction E+E Result Measurement](#)

[Working Aid Result Indicators in FSD and PSD programmes](#)

[Working Aid Result Indicators in VSD programmes](#)

Gender

Gender parity in economy and employment is critical for economic growth and societal cohesion. The World Economic Forum estimates that at the current rate of progress, it will take 267.6 years to close the economic gender gap. The World Bank calculates that the gender pay gap costs the global economy USD 160 trillion, and that countries are losing 14% of their wealth, on average, simply because of gender inequality.

[Introduction Gender](#)

[Guidance Gender Responsive Budgeting](#)

[Guidance WEE](#)

Governance

Taking in account of the Governance theme is a challenge for many E+E projects. Often, the projects do not pay sufficient attention to constraints related to governance issues. The E+E Section is therefore undertaking efforts to provide guidance on how to address the integration of transversal themes when designing a project, during its implementation and in the M&E system. Strong management and governance are key requisites for inclusion when dealing with financial institutions. The institution must have the financial resources, the knowledge, and the institutional processes to manage a higher volume of less predictable transactions. Clear ownership and transparency allow better control from the clients and increase their confidence. The institution should be financially solvent and show a high level of loan recovery. Potential depositors will feel more secure and increase usage of needed financial products & services.

[Introduction Governance](#)

[Governance of Financial Institutions](#)

[SDC guidance Governance](#)

Digitalization

Digitalization of work and in business has become more relevant than ever before. The Covid-19 pandemic has boosted the uptake of digital solutions, tools, and services, thus accelerating the global transition towards a digital economy. Furthermore, in the past months, the world has seen a skyrocketing amount of PSE and PSE-like initiatives, which use technology as an enabler. In addition, there are many start-up companies emerging from the current crisis, which have used the challenging situation as a (business) opportunity and launched innovative tools and resources. Though digitalization brings many opportunities, it can also enlarge the digital divide, in particular for women.

[Introduction Digitalization](#)

[Introduction Digital financial services](#)

[SDC guidance Digitalisation & Inclusive Learning](#)



2. Education - EDU

Basic education is a human right and a powerful mean for individual empowerment, social and economic development. With considerable private and societal returns, it is often considered as the single best public investment impacting a broad range of domains, including economic development, gender equality, citizenship and health.

Basic Education in Swiss Development Cooperation

SDC has long-standing experience in supporting innovative responses to provide access to relevant basic education to marginalised groups and to strengthen education systems to become more inclusive. Combined with VSD, it holds unmatched potential to change life trajectories and lift people out of poverty. In the current context of growing fragility and crises, education becomes ever so important on the short term - to protect population and mitigate crises - and on the longer term, to prevent the structural causes of crises.

[EDU Introduction](#)

What is Basic Education?

Basic education comprises pre-primary, **primary and lower-secondary** level formal education (public and private), **non-formal and alternative education programmes** designed to respond to the **basic learning needs** of people of all ages. In humanitarian crises, BE comprises "education in Emergencies

SDC Thematic Guidance on Basic Education and Vocational Skills Development (SDC, updated Version 2022)

Frequently asked questions regarding the definition of Basic Education (BE)

Does BE equal primary education? No, BE goes beyond primary education. In many countries, it corresponds to compulsory formal education (pre-primary, primary, lower secondary education). However, BE also comprises a variety of non-formal (alternative) education provisions for people who could not go to school or left before completing BE.

Is BE only for children or also for youth and adults? Basic foundational skills are best acquired at an early age. However, BE is for all ages. Youth and adults who do not have foundational skills must be provided with the opportunity to develop them, no matter their age. Basic skills are the necessary foundation of lifelong learning.

What is non-formal education (NFE)? An alternative or complement to the formal education system, mainly delivered through non state actors. NFE Programmes may or not be sponsored by public funds and recognised as equivalent to formal education. NFE is often provided to children, youth or adults who could not access formal education or dropped out for various reasons (including poverty, conflicts, migration, etc.). It comprises a large diversity of programmes (catch-up, second chance, remedial and accelerated education programmes).

Is BE delivered only in the education sector? No, some non-formal activities (e.g. adult literacy and basic life skills) can also be provided as components in programmes of other sectors (e.g. VSD, governance, employment, etc.).

[SDC Thematic Guidance Education](#)

[Education Factsheet](#)

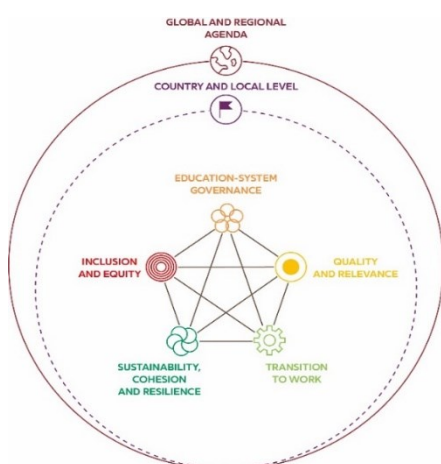
What are SDC’s strategic priorities and strengths in Basic Education?

SDC Thematic Guidance on Basic Education and Vocational Skills development

In 2017, SDC elaborated the thematic guidance for Basic Education (BE) and for Vocational Skills Development (VSD), which was reviewed in 2021 by an external review.

[SDC Thematic Guidance Education](#)

[External Review of the ES implementation](#)



The priorities are the following:

- SDC concentrates on children and youth to ensure their right to quality education and to enhance their prospects for life and work.
- It focuses on BE and VSD and seeks to strengthen the complementarity between the two.
- It aims to achieve systemic changes in education and the labour market.
- It addresses education and protection needs during emergencies and crises, and strengthens resilience to violence and natural disasters.
- It promotes education as a means of enhancing social cohesion and conflict transformation, economic empowerment, resilience and sustainable development in general.

To pursue these priorities, six strategic axes are promoted: **Global and regional agenda setting**; **Education system governance** strengthening; support to **quality and relevance**, support to **inclusion and equity**; contribution to **sustainability, social cohesion and resilience**; **transition to work**.

Switzerland International Cooperation Strategy 2021-2024

In Switzerland’s International Cooperation Strategy 2021-2024, basic education has a prominent place in the objectives related to human development (“*Saving lives, ensuring quality basic services, especially in relation to education and healthcare, and diminishing the causes of forced displacement and irregular migration*”) and economic development (“*Contributing to sustainable economic growth, market development and the creation of decent jobs*”). It is also one of the four priorities of humanitarian aid (protection and education).

A strong engagement in Education in Emergencies

Many countries and regions where SDC works in education (Africa, Middle East and North Africa/MENA, South Asia, Ukraine) are growingly affected by crises related to conflicts, natural disasters and climate change.

This calls for strengthening SDC’s support (and capacities to do so) to protection and education in emergency situations. SDC’s experiences and strengths are particularly useful in these contexts: a strong field presence and the experience of working with decentralised authorities, adaptable and flexible solutions to respond to the needs of the local population; alternative education for those who face disruptions in their learning pathways; strengthening the resilience of education systems (to integrate refugees and IDP’s for example); a strong engagement in protection now combined with education, etc. Education is a sector where working in the nexus is of utmost importance to allow immediate protection of children and youth and quick transitions to situation where they can build longer-term prospects.

[SDC EiE Tool](#)

[EiE and Child Protection - shareweb](#)

[Nexus in/through Education](#)

At the Global Refugee Forum in 2019, Switzerland committed to engage more in Education in Emergencies (EiE) including at the global level through the support to the Education Cannot Wait ([ECW](#)) fund and the creation of the [Geneva Global Hub for Education in Emergencies](#). An increasing number of key actors on EiE have a strong presence or are based in Geneva, which has become an important place for EiE and education more broadly.

What are SDC’s strengths and comparative advantages in supporting basic education?

SDC is recognised for its long-term investment at country level and its field presence as well as for its ability to bring field experiences to the international policy dialogue and vice versa (“elevator approach”). It works along the nexus, especially between humanitarian aid and development and with programmes combining support to national mechanisms / education system strengthening and field implementation at decentralised level.

The study “Impulses for international cooperation in education: Experiences of the Swiss school system” (2018) and other reflections identify several specific strengths of SDC’s international cooperation in Basic Education. They include:

[Impulses for international cooperation in education](#)

- The support to the decentralisation of the education systems and the local participation (including of parents’ association) in education governance and school management
- The improvement of the quality and relevance of education for the needs and circumstances of local population, especially through multilingual education and teacher training with a strong practical dimension.
- The support to marginalised groups excluded from education (children and youth who drop out of education for various reasons such as conflicts, forced migration, natural disasters, gender discrimination, etc.), through various measures, including alternative (“non formal”) education.
- The support to the continuum “Basic education – Vocational skills development – Labour market integration”, especially for marginalised groups (who need to both strengthen their basic skills and vocational skills to improve their livelihood).

Why and how does SDC support Basic Education?

Education as empowerment

From an individual perspective, quality BE leads to more agency, power and choice on one’s life path. It lays the foundation to access, understand and make sense of information and knowledge, think critically, take distance from social and gender norms, solve complex situations and access further learning and jobs. Empowering people who suffer from poverty and social exclusion starts with education.

The economic case for investing in BE

A solid body of evidence shows multiple returns to BE, both monetary and non-monetary, at the private level as well as at the societal level.

[The Economic Case for Investing in Basic Education](#)

	Private	Societal
Monetary	Higher probability of employment Greater productivity, higher earnings Better career growth	Higher aggregate productivity More rapid, sustained economic growth Poverty reduction
Non-monetary	Better health and longevity Improved family outcomes Greater resilience and adaptability More engaged citizenship Better choices, life satisfaction	Increased social mobility Better-functioning institutions Higher levels of civic engagement Greater social cohesion Reduced crime

Source: World Development Report, 2018

At the individual level, in average, six years of primary schooling yield wage increments between 60 and 80 percent. BE returns most often exceed returns of other levels of education. Extensive longitudinal evidence documents the causal chain from school attendance to skills development to labour market outcomes. Research also shows that failing to

complete BE and acquire basic skills strongly increases the risks of being trapped in low-skilled, low-wage career scenarios.

On a macro level, cross-country analyses have shown a strong correlation between additional years of education attainment and long-run GDP growth. The correlation between literacy skills, frequency of skills use and worker productivity has also been demonstrated. A vast number of research have shown the numerous non-monetary returns of BE at societal level (on social cohesion, democratic institutions, health, reduced engagement in risky behaviours and crime, etc.). See following chapters.

[The Case for Investing in Education \(Short version\)](#)

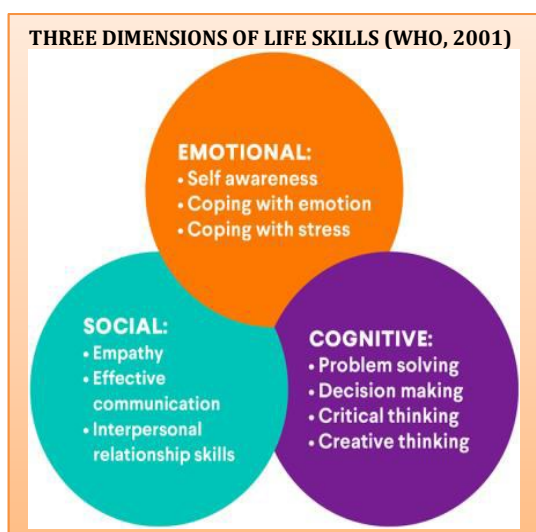
[Basic Education and Economic Development](#)

Basic education provides foundational skills for further VSD and lifelong learning

Basic education allows individuals to develop basic skills, also referred to as *foundational skills* because they enable and scaffold all further learning. Basic skills, with literacy and numeracy proficiency at their heart, are the building blocks and tools to further skills, including vocational skills.

[Interlinking BE and VSD](#)

[The Future of Work](#)



Basic skills go beyond literacy and numeracy. They also entail other life skills related to emotional, social and cognitive dimensions, which are strongly valued including by employers (“21 Century Skills”).

In the current context of the fourth technology revolution, fast changing societies and complex crises, lifelong learning and training are a must. **The journey necessarily starts with developing basic skills.**

There is strong evidence that those are best acquired from an early age and by completing lower secondary education. However, in least developing countries, up to 87% of children drop out before completing basic education! This calls for both improving access to quality BE and for providing youth with opportunities to catch up on missed basic skills before or during VSD programmes.

Education as a mean to protection and crises mitigation

Most often, migrants, refugees and internally displaced persons (IDPs) have their education interrupted. With the growing number of protracted crises (due to conflicts, climate change, etc.), this interruption tends to last various years. This situation not only denies children’s rights but it also deprives them from immediate protection and longer term life perspectives.

[Video SDC Education and Protection in Humanitarian crises](#)

This is why education has become a key concern across the triple nexus, from humanitarian aid to development and peace building processes. Education can provide a safe space for children and youth affected by forced displacement. A space that helps them overcoming the trauma of violence and forced migration, develop socio-emotional skills, learn for their future and regain hope. Migration and displacement require education systems to adapt to the needs of migrants, refugees, and displaced populations.

In line with its Leave No One Behind approach, SDC supports access to quality education for people on the move and implements education programmes that ensure future prospects for migrant and displaced children and youth.

[Leave No One behind in education – working aid](#)

[Migration/Education on shareweb](#)

[Education in Emergencies and Protection on shareweb](#)

Education as a key factor of social cohesion and peace building

Social cohesion is strongly determined by the levels of inclusion in and exclusion from education. Education, like no other institution, can develop knowledge, values, skills and attitudes that nurture social cohesion. There is evidence that higher levels of education correlate with higher levels of political engagement, tolerance and support for more inclusive and just public institutions. However, education systems can also be adverse to social cohesion either through exclusion or by imparting knowledge and value that fuel conflict and discrimination. The potential of education can be harnessed by working through the education system or through programmes in other sectors (e.g. governance). SDC has learned lessons from various civic and human rights education projects (both from the education sector and from the governance sector)

[SDC Civic and Human Rights Education](#)

[Governance and Peacebuilding /Rule of Law](#)

Other key issues related to the IC Strategy 2021-2024

Private sector engagement and financing

As the financial gap to reach SDG 4 targets by 2030 is growing, the contribution of all actors, including the private sector, is necessary. Private sector actors engage in education through various forms: as providers of goods and services, of financial support, of ecosystem support, and of advocacy.

The private sector can bring additional capital, including through innovative financing mechanisms and financial investments, it can improve the quality of education, strengthen the education ecosystem through enhanced data management or governance practices, improve access and inclusion through bridge programmes or other interventions. However, while the provision of education is a shared responsibility that can include public-private partnerships, SDC does not support for-profit schooling and the commercialisation of basic education.

[Private Sector Engagement in BE - Scoping Study](#)

[Engagement with the private sector - shareweb](#)

Digitalisation

If harnessed properly, information and communication technologies (ICT) can be a powerful means to transform education and improve access and quality for the most vulnerable populations. ICT can enable more attractive, relevant, differentiated, engaging, autonomous learning for students, as well as contribute to overcome deficiencies in education systems. However, it can also further inequalities, as shown during the outbreak of COVID-19. SDC believes that technologies are a tool to respond to specific needs and have to be learner-centred. During the pandemic, creative solutions were adopted across the world, using technology-based approaches, to support distance learning. SDC has created a specific Education Fund to support innovations in education projects, including through ICT. This fund, which is now closed, allowed SDC and its partner to gain insightful experience in this field.

[Digitalisation and Education](#)

[Education Fund: Capitalising on Innovation](#)

[Technical Guide for Inclusive Learning](#)

[Digitalisation and Inclusive Learning: Cases to Inspire Innovation](#)

Who are SDC's partners in Education?

With a relatively small education budget in comparison with some other donors, SDC has developed a strategic and relevant portfolio of partner organisations in education at the global level. SDC's partnerships in education aim at improving the availability, quality, effectiveness and efficiency of service delivery in the education sector. It pays attention to the specific situation of fragile and crisis context. The portfolio balances contribution to "traditional" UN organisations, global funds and more technical partners and networks which are key for knowledge exchange and joining forces with civil society (in Switzerland and internationally) and academy.

The portfolio enables SDC to participate actively in the international policy dialogue on education, to shape the debates, to participate in norms setting and to influence decision making in the education sector, which ultimately have important impacts at national level, in SDC's partner countries. As highlighted in the external review of the implementation of the Education Strategy (2021), SDC is recognised as a reliable partner with predictable engagement, which adds value by bringing field experiences in global dialogue. The EDU Section engages to facilitate the linkages and "cross-fertilization" of SDC's global and country level partnerships.

SDC supports:

- **The Global Partnership for Education (GPE)** is the largest global fund and leading multi-stakeholders partnership dedicated to transforming education systems in lower-income countries. It not only provides funds but it also has a unique impact on the strengthening of sectoral policies and donor coordination at global and country level.
- **Education Cannot Wait (ECW)** is the United Nations global fund for education in emergencies and protracted crises, which increases the speed of responses in crises and connects immediate relief and longer-term interventions through multi-year programming.
- **The UNESCO Global Education Monitoring Report (GEMR)** is a unique tool to monitor progress on education in the SDGs (particularly on SDG4). It provides evidence and analysis to support policy-making. It is an editorially independent report, hosted and published by UNESCO.
- **The Geneva Global Hub for Education in Emergencies** is a unique platform that engages with humanitarian, development and peace organisations, academia, the private sector and other stakeholders to promote coordinated thinking and efforts in support of EiE and make sure that education is a top priority before, during and after crises.
- **The Inter-Agency Network for Education in Emergencies (INEE)**, with a Secretariat in Geneva, is the leading professional network in EiE (20'000 members from 190 countries) that brings together humanitarian and development actors. It facilitates dialogue, knowledge management, advocacy, norm setting and tools (e.g. INEE minimum standards).
- **The UNESCO International Institute for Education Planning (IIEP-UNESCO)** is the key UN organisation to support the institutional capacity of Member States for effective planning and management of their education system as a global public good.
- **The UNESCO International Bureau of Education (IBE)**, is located in Geneva. Led during 40 years by the famous Swiss psychologist Jean Piaget, it is the UNESCO Global Centre of Excellence in curriculum related matters.
- The Network for International policies and cooperation in education and training (**NORRAG**) is a lively global network of over 5000 members (academia, governments, NGOs, international organisations, foundations, private sector), hosted at the Graduate Institute in Geneva. It produces, disseminates and brokers critical knowledge for policy making to improve equal access to quality education.
- **The Swiss Network for Education and International Cooperation (RECI)** facilitates exchanges and mutual learning among Swiss-based NGOs, academics, teacher training institutions and other professionals, in order to strengthen their impact on international education practice and policy.

Beyond these partners, Switzerland acts in the education sector as a Member State in other international institutions (in particular the World Bank, UNICEF and UNESCO). The FDFA and/or SDC also support other multilateral initiatives in global education such as **GIGA**, a UNICEF and International Telecommunication Union initiative which aims at connecting all schools in the world to the internet. SDC is also currently developing new partnerships in the field of innovative finance for education.

Project portfolio overview

SDC supports the implementation of bilateral Basic Education programmes to increase access and quality of education for all and to leave no one behind across both humanitarian and development contexts. This support includes education programmes as well as non-education programmes with an education component.

[Education Projects](#)

[Mapping of EiE and CP
Projects](#)

[E+E Projects World-
Map \(for FDFA only\)](#)



3. Vocational Skills Development - VSD

Vocational skills development (VSD) is a cornerstone of Swiss development cooperation.

VSD in Swiss Development Cooperation



Vocational skills development (VSD) is a cornerstone of Swiss

[VSD Introduction](#)

development cooperation. Vocational training bridges the world of education (SDG 4) with the world of work (SDG 8): young women and men increase their chances of finding decent employment and earning a better income. A skilled workforce raises the competitiveness of companies. As such, VSD has a direct bearing on poverty alleviation (SDG 1), reduced inequalities (SDG 10) and on social and economic development (SDG 8).

The promotion of skills trainings may improve the employability of our target groups, but does not automatically lead to more jobs. In contexts with the aim of promoting employment, it is necessary to complement VSD projects with other measures, in particular private sector and financial system development.

The interplay with basic education strengthens the inclusion of vulnerable groups, for informed transition from compulsory schooling to VSD and for lifelong learning pathways of individuals.

Definitions VSD / VET: The broad concept of VSD encompasses all organised learning processes for the development of technical, social and personal competencies and qualifications that contribute to the sustainable long-term integration of trained people in decent working conditions in the formal or informal economy, either on an employed or self-employed basis. VSD usually combines theory and practice and can take place in schools or technical institutes, workshops or at the workplace in enterprises. According to the concept of lifelong learning, VSD can take place at all education levels, from lower-secondary to tertiary, and be acquired throughout an individual's economically active life. It includes formal and non-formal VSD offers.

[VSD Factsheet](#)

[Interlinking Basic Education and VSD](#)

[VSD Resource Box](#)

Strategic Guidance for VSD

The introduction chapter explains the social and economic policy rationale of VSD and its intersection with employment, Private Sector Development (PSD) and Financial Sector Development (FSD) and Education (EDU). In 2017, the SDC launched its *Thematic Guidance Education*, comprising both topics - basic education and vocational skills development. This strategy takes a development policy perspective. It elaborates on the intersections between basic education and VSD (interplay) and reiterates the importance of intersections with private sector development and employment in line with strengthening national VET systems. The State Secretariat for Economic Affairs' position paper *Skills Development in Economic Development Cooperation* guides SECO's increased engagement in this area.

[SDC Guidance Education](#)

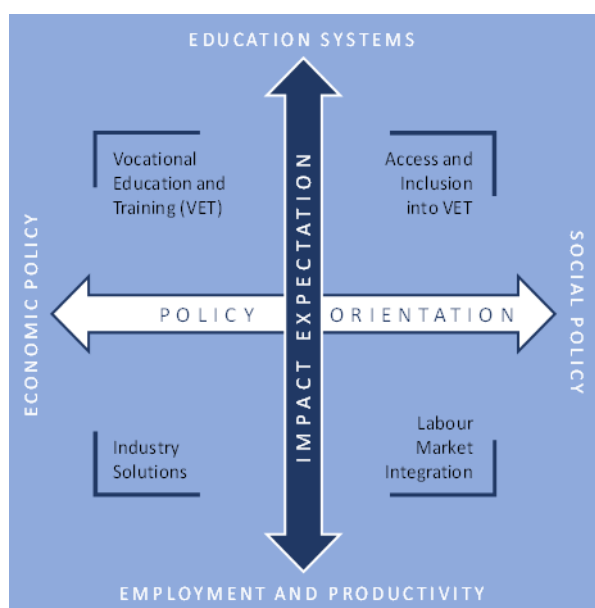
[External review of Education Strategy](#)

[SECO VSD Position Paper](#)

Typology of VSD approaches

As VSD belongs to different policy areas and expectations are diverse, there is no one-size-fits-all approach. Vocational skills development serves different purposes and pursues different, sometimes even conflicting objectives – even if they all have employment and income as a long-term objective. That is why a **typology of VSD approaches** was developed, based on a coordinate system that structures the landscape of possible VSD interventions and to help the priority setting and shuffling across time, according to the context.

The **horizontal axis** shows that according to the context priorities, projects (or project components) are often designed to pursue *either* more social (logic of inclusion/exclusion, LNOB) or more economic objectives (logic of economic profitability):



Social policy objectives respond to the social demand of young school-leavers, pursue the labour market integration of the unemployed, or facilitate the access and inclusion of any group with specific barriers hindering their participation in educational programmes.

Economic policy objectives respond to the existing labour market demand and contribute to the quality, productivity, competitiveness and innovation capacity of the national economy, of industries, and of individual companies.

The **vertical axis** illustrates that interventions adopt different approaches in order to achieve the objectives discussed above:

Either they contribute primarily to the long-term goal of developing **sustainable national educational capacities and (inclusive) VET systems**;

Or they are designed to achieve an immediate and measurable impact on **reducing unemployment, under-employment or increasing productivity**, responding to skills shortages in companies, economic sectors or labour markets.

The coordinate system thus divides the landscape of VSD projects into **four prototypical approaches**: Vocational Education and Training (VET); Access and Inclusion into VET, Industry Solutions; Labour Market Integration. The four approaches have a different focus and produce different outcomes. In reality, many projects do not exclusively pursue one single approach. They rather combine different approaches in different project components or during the life span of the project, which may find their place in the coordination system accordingly. Over the past years, «VSD and Private Sector Engagement» as well as «VSD in fragile context» have emerged as important topics when it comes to the implementation of VSD.

Based on the above-mentioned typology, four additional sheets (Add-ons) have been produced in order to outline possible ap-proaches with regard to

- Roles and interests of the private sector
- Governance issues in VSD
- Engagement with the private sector
- Dual Vocational Education and Training

[VSD Project Typology Tool and Add-ons](#)

[VSD and PSE: forming partnerships with the private sector](#)

[IED/VSD in fragile contexts](#)

[Financing TVET Infrastructure](#)

Dual Vocational Education and Training and Swiss competences



In Switzerland and other countries such as Austria, Germany and Liechtenstein, VET is predominantly based on the so-

[Webpage - DC dVET](#)

called dual system. This system is characterised amongst others by a strong collaboration with the private sector – through individual companies and professional organisations (see webpage DCdVET).

In the projects of the SDC, the concepts of dual VET are adapted to the conditions in the partner country, taking existing structures into account – and refraining from using the Swiss dual system as a blueprint. Depending on a project's focus, this may take very different forms.

The **Donor Committee for dual Vocational Education and Training** (DC dVET) with the SDC as one of its founding members is at service of the SDC operations. It promotes dual VET in international cooperation and is a knowledge and exchange hub for this topic based on Swiss expertise and competences.

VSD and migration

Migration is one of the main phenomena of the first decades of the 21st century.

VSD supports social and economic inclusion in general, and more specifically the integration into labour markets and into education and training. It can therefore be a powerful approach to support both,

[Working Tool VSD and Migration](#)

hosting societies and migrants (including refugees) to make best use of migration opportunities and to address the challenges migration can pose for individuals and societies. We know that a good educational and training background helps migrants to make use of migration opportunities and to deal with the typical migration challenges. Therefore, providing education and training to migrants will also benefit the society and the economy as a whole.

SDC's partners in VSD

Successful vocational education and training relies on close collaboration with a broad alliance of partners from government ministries, local authorities, vocational schools, NGOs and – of utmost importance – the private sector. Developing these partnerships is a priority for the SDC.

[ILO Skills](#)

[UNESCO](#)

In many countries the SDC works with other bilateral donors. Particularly close cooperation exists with Germany, Austria and Liechtenstein, the countries that have joined forces in the DC dVET (see above). The International Labour Organization (ILO), the United Nations Educational, Scientific and Cultural Organization (UNESCO) and various development banks are key partners at the multilateral level.

To make use of **Swiss expertise**, close coordination is maintained with other Swiss Federal Offices and the Swiss Federal Institute for Vocational Education and Training (SFIVET). Additionally, SDC partners with the Swiss Forum for Skills Development and International Cooperation (FoBBIZ). Swiss NGOs or other specialized implementers implement some projects.

FoBBIZ




[The Swiss Confederation's International Cooperation in VET](#)

[Swiss Federal Institute for VET \(SFIVET\)](#)

[Forum for Skills Development and International Cooperation \(FoBBIZ\)](#)

VSD project portfolio overview

VSD is included in the majority of SDC's country or regional cooperation strategies (32 out of 37 analysed). In most cases, VSD is a component of the domain "Local Economic Development" (21 cooperation strategies).

 January 2023	Active VSD PORTFOLIO of over 90 projects	14 VSD projects with Private Sector Engagement	A total of over CHF 40 million has been invested in 2022	VSD projects in 40 countries
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Guidance for project planning, implementation and monitoring

A number of tools for planners and practitioners have been developed to improve the quality and effectiveness of VSD projects' steering all along the project cycle.

- VSD Typology (see above)
- Understanding and analysing vocational education and training systems - introduction paper
- Annotated Guidelines for Entry and Credit Proposals in VSD
- Working Aid on the use of on the use of Indicators in Vocational Skills Development (VSD) Programmes, including Aggregated and Thematic Reference Indicators (ARI and TRI).
- Working Aid on Cost-Benefit Analysis in VSD, including an Excel workbook.

The tools are continuously updated to keep up with current trends and comply with relevant strategic and other guidelines. We therefore recommend checking regularly on our shareweb for updates or to subscribe to the newsletter of Inclusive Economic Development.

[VSD Introduction and analysing tool](#)

[Guidelines for Entry and Credit Proposals in VSD](#)

[Working Aid on VSD Indicators](#)

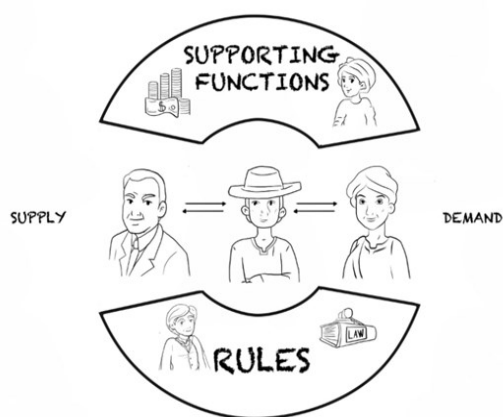
[Working Aid Cost-Benefit Analysis and CBA Excel workbook](#)



4. Private Sector Development - PSD

Private enterprises are the backbone of a national economy and play a critical role in helping achieve the Sustainable Development Goals (SDGs).

PSD in Swiss Development Cooperation



Through Private Sector Development (PSD),

[PSD Introduction](#)

the SDC aims at creating incentives for sustainable and inclusive private-sector activities, providing economic opportunities of quality to poor people, in particular youth and women (SDG 5). Strengthened private sector enterprises are an important driving force in view of creating inclusive jobs and income opportunities (SDG 8) and ultimately contributing to poverty alleviation (SDG 1).

In the International Cooperation Strategy 2021-2024, contributing to sustainable economic growth, market development and the creation of decent jobs (economic development) have been declared as one out of four main goals. An emphasis is being put on jobs. Jobs are a key factor for the economy and poverty reduction. In developing

countries, Switzerland supports the strengthening of framework conditions as well as innovative solutions for economic development and the promotion of the private sector, which is an important employer.

However, private sector development is not enough to achieve inclusive economic development. Companies need investment capital and skilled workers if they are to create employment. It is therefore important to complement PSD with vocational skills development (VSD) and financial sector development (FSD). More information can be found in the SDC IED Medium Term Orientation.

The focus of the economic cooperation and development of the State Secretariat for Economic Affairs (SECO) lies on inclusive economic growth and more and better jobs through more favourable economic and trade framework conditions.

Market Systems Development and Value Chains

Many SDC projects in PSD take a sectoral approach, i.e. they focus on one or a few sectors or value chains. The ultimate goal is to improve the income and employment

[Introduction MSD](#)

situation of MSMEs in these value chains. Often the SDC targets agricultural value chains and thus farming (micro-) enterprises as final beneficiaries. However, the SDC also supports income and employment opportunities in non-farm sectors, e.g. tourism, Information and Communications Technology (ICT), construction, etc. To achieve lasting improvements in value chains, it is crucial to take a systemic approach. This places a strong emphasis on the enabling environment (formal and informal rules that influence the value chains) as well as supporting services such as financial services or business development advice for MSMEs, which are necessary in the long run. The Market Systems Development (MSD) approach is the main approach for the SDC in PSD. As MSD is a systemic approach with relevance beyond PSD, it is considered a general “how to” approach for the whole area of employment and income promotion (PSD, FSD and VSD). It is partly used even in other thematic domains of the SDC (e.g. water and sanitation, food systems). The MSD approach puts emphasis on achieving sustainable results at scale through a thorough market systems analysis, a

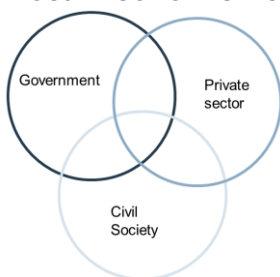
facilitative role of the project as well as adaptive management principles. The codes below (**video and 2-pager**) provide a short introduction on MSD. Moreover, the SDC published an **Internal Guidance Paper** for staff members of the head office and cooperation offices on how to manage MSD projects.

[Introduction video on MSD](#)

[2-pager brief on MSD](#)

[SDC internal guidance on MSD](#)

Local Economic Development



Local Economic Development (LED) is a spatial approach that PSD projects take to support income and employment opportunities in specific territories. This choice is motivated by the fact that the territories have distinct characteristics and that they are relevant for economic development processes. LED integrates both the economic and governance perspectives. Central actors in LED are: Government at all levels, in particular local government; Private Sector including employers and industry associations; and Civil Society.

[Introduction LED](#)

[SDC Guidance LED](#)

LED shares quite a few characteristics with the MSD approach (explained above) in terms of a systemic, multi-stakeholder perspective to economic development. The IED network together with the Democratisation, Decentralisation and Local Governance (DDLG) network prepared a **guidance on LED**, which provides an overview on the LED approach as well as case examples from SDC projects.

Women's Economic Empowerment

Mainstreaming gender in PSD is crucial in order to foster income and employment opportunities for both women and men. While gender equality is the larger goal, the concept of **Women's Economic Empowerment (WEE)** fits more specifically the scope of influence of PSD projects. While men are not the primary focus when mainstreaming WEE, the impact on them also has to be considered; this applies particularly with reference to decision-making power.

[Introduction WEE](#)

WEE is defined by the following elements:

- Economic advancement – increased income and return on labour
- Access to opportunities and life chances such as skills training and job openings
- Access to assets, services, and support needed to advance economically
- Economic decision-making capability and voice in different spheres, including household finances
- Manageable workloads, taking into account unpaid care demands.

The SDC has produced a Guidance Note on WEE that orients SDC staff and partners with regards to integrating WEE in project design, market systems analysis, facilitation of interventions with partners and Monitoring and Evaluation (M&E). In PSD projects, it is important to find and emphasise the business case for WEE. This means that private sector actors need clear incentives (these may be commercial, social or both) if they are to employ or provide services to women, buy from women producers, or provide inputs to them. As producers and consumers, women are a large potential market for buyers/service providers. This underpins the argument of many business cases. The **Donor Committee for Enterprise Development (DCED)** has a library with many interesting **WEE publications** for further deepening the topic.

[Guidance Sheet WEE in MSD](#)

[DCED library on WEE](#)

PSD and PSE

The SDC distinguishes between private sector development (PSD) and private sector engagement (PSE). PSD is a thematic domain in which MSMEs are beneficiaries of

[Guidance PSE in MSD](#)

SDC projects. PSE, on the other hand, is a working modality in which the SDC partners with private sector actors to co-initiate, co-fund and co-steer projects with positive development impact. Such private sector partners include companies of all sizes, social enterprises (see box), investors, etc. The PSE modality can be used in PSD and any other thematic domain. The e+i network has produced a practical **guidance on how to form partnerships with the private sector** in the context of PSD, and specifically of Market System Development.

Social entrepreneurship

Social entrepreneurs put the social and environmental impact at the heart of what they do and help address development challenges using an entrepreneurial approach. In this way, they encourage other companies to copy and improve their ideas. They are niche players in the overall economy, but they are a growing community with a great potential in terms of innovative solutions that can contribute to the achievement of the Sustainable Development Goals. In order to identify innovative solutions to social and environmental problems, the SDC supports social

DCED Standard for Results Measurement

The DCED aims at sharing information about what works in PSD – based on practical experience and evidence on results. The **DCED Standard for Results Measurement** is a practical seven-part framework. It enables projects to monitor progress towards their objectives and better measure changes, manage implementation, and demonstrate results. Results chains are a key element of the DCED Standard. The development of the DCED Standard for Measuring Results has been supported by various donors including the SDC and is being applied by programs active within PSD, many of them applying the MSD approach. The DCED facilitates independent assessments (audits) of organisations' and programmes' results measurement systems. The SDC has published a **good practice paper** focusing on the roles and responsibilities of SDC program managers to ensure that projects can, and will effectively use, a monitoring and results measurement (MRM) system that complies with the DCED Standard. MRM is closely interrelated with **Cost-Benefit Analysis (CBA)**, which is a systematic process for calculating and comparing benefits and costs of investments over time. The **comparison** between **CBA** and the **DCED Standard** helps to understand how both methodologies mutually reinforce each other.

[DCED Standard Results Measurement](#)

[Good practices MRM for SDC staff](#)

[Comparison DCED Standard and CBA](#)

SDC's partners in PSD

The SDC closely collaborates with the following international platforms on the topic of PSD:



The **DCED** is a forum for learning about the most effective ways to create economic opportunities for the poor, in line with the SDGs, and based on practical experience in PSD. The DCED website is the leading source of knowledge about PSD.

[DCED](#)

[BEAM Exchange](#)



The **BEAM Exchange** is a specialist platform for knowledge exchange and learning about MSD approaches, under the roof of DCED. BEAM means Building Effective and Accessible Markets. The aim of BEAM Exchange is to support and encourage good practice, by providing a gateway to know-how for policy advisors, team leaders, practitioners, researchers and consultants.



5. Financial Sector Development - FSD

The SDC has been active in financial sector development (FSD) since the 1970s, promoting FSD as an important strategy towards poverty reduction. It focuses its efforts on promoting access to and usage of a range of client-centric, responsible and sustainable financial services and products for low-income groups.

FSD in Swiss Development Cooperation

FSD is part of the thematic area of employment and income (e+i) within the SDC. The IED Medium Term Orientation describes the main thrust of the SDC's work in FSD. The SDC considers the **promotion of savings** to be a key first step in the financial integration of people with low incomes. It also fosters **access and usage of credits** by supporting microfinance institutions with the aim to offer diversified financial services to households, micro and small entrepreneurs, men and women farmers in a manner tailored to their needs. Furthermore, it is increasingly focusing on developing markets for agricultural insurance and disaster **insurance schemes** together with global reinsurance companies in order to break through this barrier in financial integration.

[FSD Introduction](#)

[FSD Tool Box](#)

Financial inclusion is positioned prominently as an **enabler** of other developmental goals in the 2030 Agenda and the Sustainable Development Goals, where it is featured as a target in eight of the seventeen goals. Correspondingly, the SDC recognizes the important role of **financial inclusion as an enabler of other development goals**. As a consequence, many SDC programs have financial inclusion components to facilitate the achievement of their objectives.

There are systemic interlinkages and synergies between FSD and the other two topics, Private Sector Development (PSD) and Vocational Skills Development (VSD). For micro, small and medium enterprises to thrive, access to financial services is key. Likewise, young people need more financial education, to then be able to save and apply for credits if needed (e.g. to (co-)finance their vocational skills training or start their own businesses).

Strategies in FSD

The SDC's Policy for Financial Sector Development elaborates on the rationale, goal and strategic orientation of SDC's approach to FSD. It offers strategic guidance to SDC's decision-makers at the head office and in the cooperation offices, to executing Swiss, international and national agencies, and to consultants so as to ensure coherent and effective FSD projects. It also guides the SDC positions in multilateral organizations.

The SDC takes a market systems development (MSD) approach to FSD aiming at sustainability and scale by strengthening financial sectors at four levels: demand side, supply side, infrastructure and framework conditions (policy, regulation and supervision).

[FSD Policy](#)

[Microfinance Regulation](#)

[Guidelines for Microfinance Funders](#)

Financial Inclusion

Financial inclusion is a condition in which individuals, households and businesses have access to and use affordable, formal financial services that meet their needs and that are delivered in a responsible and sustainable way. By promoting financial inclusion the SDC aims to offer cost-effective, comprehensive financial services and products geared specifically to the needs of the poor. These services are not restricted to credit alone. They include financial products and services for low-income people such as savings, payment services, microinsurance, credit programs, cash transfers and also services such as financial education programmes. The SDC supports a wide range of financial institutions that offer services and products to poor client groups, such as banks, microfinance institutions, cooperatives, Village Savings and Loan Associations etc. in order to facilitate access to and the use of adapted financial products and services for the poor. This still remains one of the key challenges to overcome poverty.

[Guidelines Market Systems Approach to Financial Inclusion](#)

[Women's Financial Inclusion \(Guidance Sheet\)](#)

Savings

The SDC considers savings as particularly important for households with small, irregular incomes as well as for women. Households need to save money in order to reduce their vulnerability to negative shocks, such as natural disasters, crop failures, job losses, illness or death in the family. With savings, in kind or in cash, a safety net is created.

[Introduction Savings](#)

For the SDC, savings is one of the main financial products to help the poor sustain their lives. There are various savings methods which enable poor people to be financially included, going from holding savings accounts to group savings and more recently digital savings – all methods supported by the SDC.

[Mobilizing Savings](#)

[Formal savings services for low-income and vulnerable households](#)

Credits for Micro, Small and Medium Enterprises (MSME)

Due to various challenges such as inadequate credit methodologies, lack of interest by financial institutions, or highly perceived risks, **in many countries MSMEs have only limited access to credit and other financial services.**

The SDC specifically supports institutions and initiatives that aim to offer a wide range of financial services for MSMEs on a cost-effective and economically sustainable basis. The SDC also supports provision of relevant market information as well as training of staff in financial institutions. This SDC guidance sheet introduces the concept and key aspects of responsible credit. It provides guidance on how to design, prepare, implement, and monitor SDC projects effectively.

[Introduction Credits](#)

[SDC Guidance Responsible credit](#)

The SDC's support for MSMEs to access finance is complementary to its strategies in the area of private sector development (PSD). Through the latter, the SDC supports MSMEs' access to **business management skills and capacity building initiatives** to be able to manage **effectively suitable financial products**.

Inclusive Insurance

The term "inclusive insurance" encompasses many different approaches to reach the unserved, underserved, vulnerable, or low-income populations in emerging markets with appropriate and affordable insurance products. These range from microinsurance for people with very little disposable income to new products and services for an emerging middle class around the globe who is not served by traditional insurance. Microinsurance is a **microfinance product to help poor**

people manage risks (such as illness, death, harvest failure, etc.) based on traditional insurance principles adapted to meet the needs and payment capacity of the poor. The SDC supports the development of innovative insurance mechanisms for poor sections of the population by working with local and international partners, and with private companies. The main areas are support for commercial and non-commercial providers of insurance services as well as co-operatives and self-help groups in developing new products, distribution strategies, or effective sales networks as well as providing respective training to various actors.

[Inclusive Insurance](#)

[Catastrophe insurance for farmers and vulnerable households](#)

[Agricultural and Catastrophe Insurance](#)

Financial literacy

Financial literacy is about acquiring knowledge, skills and attitudes. The SDC promotes *financial education* for its target

[Case Study Financial Education for the Poor](#)

[Do Financial Literacy Skills Empower the Poor?](#)

[Financial Education](#)

groups to apply these skills and knowledge in order to understand financial products such as savings accounts and to handle modest savings or microcredits. Consumer education and financial literacy training are necessary to help poor clients judge the relative risks of available options and use them to manage household finances more effectively.

Investment

Impact investment is about investments made into companies, organizations and funds with the intention to generate social and environmental impact alongside a financial return. Impact investment is important in view of attracting long-term investment capital.

[Social Impact Incentives \(SIINC\)](#)

[Blended Finance for Social Entrepreneurs](#)

Blended finance is the strategic use of development finance and philanthropic funds to mobilize private capital flows to emerging and frontier markets. An example of Blended Finance is the Social Impact Incentive (SIINC), which has been co-developed by the SDC. The SIINC is a funding instrument that rewards high-impact enterprises with premium payments for achieving social or ecological impact. The additional revenues enable them to improve profitability and attract investment to scale. Thus, the SIINC can effectively leverage public or philanthropic funds to catalyse private investment in underserved markets with high potential for social or ecological impact.

Social Protection

Social protection is the set of public and private initiatives designed to support all people across the life-cycle, providing protection against social and economic risks and ensuring sustainable livelihoods. Well-designed social protection systems ensure a minimum income and equitable access to essential services for the poor and vulnerable, enable people to cope with shocks and ensure dignity. Social protection both prevents people from falling into acute poverty and enables sustainable escape out of poverty.

[Social Protection](#)

Cash Transfer Programming (CTP)

Cash Transfer Programming (CTP) can be defined as the provision of money or vouchers to individuals or households, either as emergency relief to address basic needs or as recovery support to protect/re-establish economic productive activities. It can be used as part of preparedness, an emergency response or recovery.

[Shareweb CTP](#)

CTP can be provided either conditionally or unconditionally. Cash given to beneficiaries without the beneficiary having to do anything specific to receive the transfer are described as *unconditional CTP*. If beneficiaries are required to perform an activity in order to obtain the cash transfer, we speak of *conditional CTP*. Activities can include the provision of work (e.g. to create assets or restore public infrastructure), the attendance to health check-ups, school or training, or the rehabilitation / reconstruction of shelter. Thus, conditional CTP provides extra leverage to promote desirable behaviour among beneficiaries. These programmes are on the other hand more resource intense to implement and monitor.

The introductory [Presentation on CTP](#) provides additional information on advantages, limitations and preconditions of the cash approach and an overview on current trends.

The [Video](#) produced by ODI shows you the "10 things you should know about cash" in four minutes.

Result Measurement

In addition to the Standard for Result Measurement of the Donor Committee for Enterprise Development (DCED) and the Cost Benefit Analysis (CBA) method, social performance measurement is of high relevance in the context of financial sector development and financial inclusion. The Universal Standards for Social Performance Management ("Universal Standards"), as well as the guidelines and tools provided by the international thematic network Social Performance Task Force (SPTF) are useful and important resources for social performance monitoring.

DCED Standard for Results Measurement	Cost benefit analysis	Social Performance Management	Social Performance Management and Reporting
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Guidance along the project cycle

The Project Cycle Management (PCM) manual on FSD projects complements the SDC's FSD Policy and provides practice-oriented guidance. The manual is targeted at SDC programme managers and partner representatives and structured along the phases of the PCM. In addition, a number of case studies are available as a source of inspiration and illustration of different FSD project examples.

PCM manual	FSD Case Studies (see case studies)
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SDC's partners in FSD

Inter alia, the SDC collaborates with Ministries and financial supervisory authorities of partner countries, as well as the Swiss financial sector and international impact investors. Other partners are centres of excellence and networks such as:

SCBF
SIFEM
SPTF
CGAP
MIN



Social Performance Task Force (SPTF), a global membership organization that works to advance social performance management (SPM) - a management style that puts clients at the center of every decision.



Consultative Group to Assist the Poor (CGAP) is a global partnership of more than 30 leading development organizations that works to advance the lives of poor people through financial inclusion.



Swiss Investment Fund for Emerging Markets (SIFEM) is the development finance institution of the Swiss Confederation. SIFEM promotes long-term, sustainable and broad-based economic growth in

developing and emerging countries by providing financial support to commercially viable small and medium-sized companies (SMEs) as well as fast-growing enterprises which in turn helps to create secure and permanent jobs and reduce poverty.



Micro Insurance Network (MIN) is a non-profit association of organisations and individuals who are committed to building a world where people of all income levels are more resilient and less vulnerable to daily and catastrophic risks through improved access to effective risk management tools, including insurance services.



Swiss Capacity Building Facility (SCBF) was established in 2011 as a Public Private Development Partnership between the Swiss Financial Sector and the SDC to promote financial inclusion in developing and emerging economies. The SCBF supports financial institutions with a clear social mission to serve those with low income, particularly women and smallholder farmers.



6. Private Sector Engagement - PSE

A dynamic private sector is an essential driving force for reducing global poverty and promoting sustainable development. Thus, the 2030 Agenda can only be achieved by joining forces with all relevant stakeholders, including the private sector. This is why Switzerland's **International Cooperation Strategy 2021–24** prioritizes increasingly the mobilization of private sector expertise and resources.

Why engaging with the private sector?

The private sector engagement is a crucial part of SDC's work. The urgency to engage with the private sector is real: According to United Nations Conference on Trade and Development (UNCTAD), yearly 2.5 trillion USD are needed to finance the SDGs. To achieve the goals set out in the Sustainable Development Goals (SDGs), the involvement of the private sector is not only desirable but needed. If done in the right way, engagement with the private sector has the potential to unlock synergies and support the achievement of the specific impact goals of the SDC – a win-win situation. Business has a crucial role to play as a source of investment, driver of innovation and technological development, and is an engine for economic growth and employment. To acknowledge the importance of PSE and to thrive the partnership with the private sector further, the Competence Center for the Private Sector Engagement (CEP) has been created in 2017. The CEP offers several tools and trainings to the SDC colleagues around the world to enable the planning and implementation of successful projects based on a joint engagement of the SDC and the private sector.



[PSE Introduction](#)

[PSE General Guidance](#)

[PSE Handbook](#)

What does Private Sector Engagement mean?

Private Sector Engagement means that the SDC and one or several private sector partners join forces within an impact-driven development intervention. Both sides – public and private – have ownership of the joint project and act in a symmetric relationship. The co-ownership of the intervention differentiates PSE from other forms of interactions with the private sector such as mandates to the private sector or Private Sector Development interventions, where the private sector in partner countries is a direct beneficiary.

The SDC can delegate its own role in the PSE Partnership to an implementer. If implementers explicitly act on behalf of the SDC in a symmetric partnership with private sector partners, this is considered as an PSE project as well. PSE initiatives of multilateral partners that are specifically supported by the SDC count as PSE project as well.

Who is who in the private sector?

The SDC engages in PSE initiatives with those private sector partners that largely share its commitment towards a sustainable development. The SDC aligns shared interests towards a win-win situation.

The SDC engages with different categories of private sector actors: large companies and multinationals, start-ups and Small and Medium Enterprises (SMEs), social enterprises, impact investors, and grant-making foundations. Each category of private sector partner has specific strengths and assets to bring into a partnership.

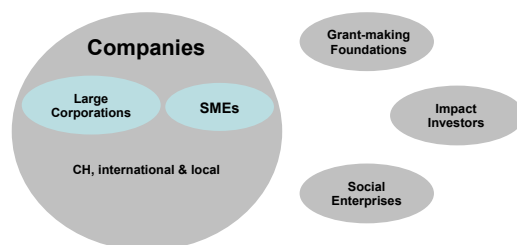
Large companies and multinationals bring in their considerable up-scaling potential: good practices which have been developed within a cooperation with the SDC can be widely replicated throughout the company's internal network.

Social enterprises have a mission to address social or environmental problems. Their business model is therefore congruent with the goals of the SDC.

Start-ups and SMEs often add value to PSE projects thanks to their innovative niche products, e.g. satellite-based technologies that can be used for crop insurance solutions for smallholder farmers.

Engaging with **Impact Investors** allows catalyzing substantial development-oriented investments with relatively limited SDC resources. In addition, the rapidly growing niche of impact investment has a potentially long-term transformative effect on the financial sector, promoting practices of sustainable and inclusive finance.

Grant-making foundations are usually an emanation of large companies or wealthy entrepreneurs and are therefore included into the universe of SDC's private sector partners. They are important partners in particular in areas where commercial investors are not yet ready to invest due to high risks or high transaction costs.



How to engage with the private sector?

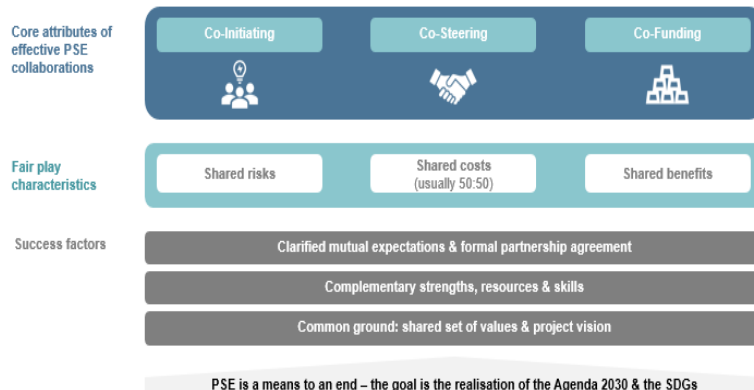
PSE means a collaborative partnership based on common values and shared responsibility. The framework on the right-hand side summarizes the three key points that need to be taken into account before and during a partnership with one or several actors from the private sector:

Co-initiating refers to joint development of a project, including the identification of new ways to address development challenges. An optional “co-initiation phase” allows for better alignment of objectives among partners.

Co-steering reflects the shared engagement of the partners towards the project success. Typically, both the SDC and the private sector partners are actively participating in the governing body of an PSE project. This can be achieved by steering committees, in which both parties are equally represented - with a clearly defined task and responsibility framework.

Co-funding Both the public and the private actors need to have “skin in the game” and to show their commitment. Therefore: without co-funding, there is no PSE. Generally, the SDC aims to fund no more than 50% of the project costs, while recognizing that this rule cannot be applied in all situations. The cost sharing mechanisms depend on specific factors and must be established in each individual case.

This general set-up ensures that both sides share the risks and costs and benefit from the outcome equally if the project is successfully implemented. The basis for a successful cooperation is to clarify expectations and commitment and enter a formal partnership agreement (e.g. contract, memorandum of understanding).



At your service – the Center of Private Sector Engagement - CEP

The CEP aims to support you with a mix of knowledge exchange, operational support and tools to successfully launch, manage and evaluate PSE projects.

If you are a first-time engager with the private sector, there are different instruments at your disposal, e.g.:

There are several different possibilities to partner with the private sector. The CEP supports you by describing the most common formats an PSE project can take and guides you to find the right format for your project. The format finder is a source of inspiration how to structure your EPS project and can be found on the PSE Shareweb.



Backstopping through external specialists: The CEP has mandated specialists that can support you in the design and implementation of PSE projects, with up to four working days per case. Please go to the shareweb page PSE Support & Trainings that is for FDFA staff only.

In addition to the online-based tools, to equip SDC's operational units with concrete expertise about PSE, the CEP offers a face-to-face workshop called “**PSE 100**

[PSE Online Learning](#)

[PSE Support & Trainings \(FDFA only\)](#)

Workshop”. The workshop is modularly structured and usually lasts for three days. In the first day participants will be introduced into the PSE basics and formats. The second day is built around the mid-term strategy of the operational unit and systematically examines how the private sector could support the achievement of the strategy. The third and last day is dedicated to portfolio screening, to detect the most promising projects and partners and develop a short list with concrete goals and tasks.

Social and Impact Entrepreneurship (SIE)

Within the universe of potential private sector partners, Social and Impact Enterprises (SIEs) – those enterprises with an intention to solve a social or environmental problem – are a natural ally for actors like SDC to achieve development outcomes.

[Introduction SIE](#)

There are several reasons that make working with SIEs particularly interesting. There is an explicit alignment of vision and commitment to address a development challenge, when compared to other private sector partners. SIEs strive to be profitable and are sustainable beyond SDC support, when compared to not-for profit partners. They can therefore achieve high impact in a cost-effective way for SDC, since support is only supplemental and short-term. They can also promote highly innovative ways of achieving SDGs, which can stimulate learning at SDC.

[Guidance - Social & Impact Enterprises](#)

[Evaluation SIE and SIINC 2022](#)

[Webinar SIE 2022](#)

Gender Lens Investing (GLI)

Gender Lens Investing (GLI), also known as Gender Smart Investing, is the deliberate integration of gender analysis, investment analysis and decision making, where investments are made in more women- owned or led enterprises and/or investments are made in enterprises that promote gender equality at the workplace, as well as in products or services that substantially improve the lives of women and girls, building strong, resilient economies of the future.

[Introduction GLI](#)

In 2022, the SDC Gender Team launched a partnership with the organisation [GenderSmart](#) to advance the topic of GLI.

7. Responsible Business Conduct (RBC)

The 2030 Agenda for Sustainable Development calls for a robust involvement of the private sector in global development efforts. The implementation of responsible business conduct (RBC) standards and best practices is essential for the private sector to maximize its contribution to the Sustainable Development Goals (SDGs).

What does responsible business conduct mean?

OECD Definition: RBC sets out an expectation that all businesses – regardless of their legal status, size, ownership or sector – avoid and address negative impacts of their operations, while contributing to sustainable development in the countries where they operate.

[Introduction RCB](#)

Responsible business conduct entails compliance with laws, such as those on respecting human rights, environmental protection, labour relations and financial accountability, even in countries where these are poorly enforced. It also involves responding to societal expectations – in terms of environmental, social and economic outcomes – communicated by channels other than the law (e.g. by intergovernmental organisations, within the workplace, by local communities and trade unions, or via the press). Reference documents include the [OECD Guidelines for Multinational Enterprises on responsible business conduct](#), the Ten Principles of the UN Global Compact and the [United Nations Guiding Principles on Business and Human Rights](#). At the Swiss level, RBC is guided by the [National Corporate Social Responsibility \(CSR\) Action Plan](#), the [National Action Plan on Business and Human Rights](#) and the federal government's ['Green Economy' measures for a resource-efficient, sustainable Switzerland](#).

Companies must take due care to ensure that their business activities 'do no harm' to people or the environment. The SDC supports international and national platforms that encourage the private sector to align itself more closely with the international and national standards mentioned above

How is responsible business conduct relevant for SDC?

In its engagement with the private sector:

- RBC is a way to operationalise the SDGs by private sectors actors;
- SDC can help disseminate RBC best practices through its engagement with the private sector and in its inclusive economic development activities.

In its internal processes:

- RBC is a condition to partner with a private sector actor.
- RBC is key aspect of PSE risk assessment process.
- In its policy dialog activities:
- Within the federal administration (NCP Advisory committee, CSR Bundeskernguppe, Agenda 2030, etc.)
- At international level : OECD DAC, DCED.

Sustainable devel. and RBC	National plan business & human rights	Swiss Guidance on Business & human rights Swiss representations
OECD Guidelines for multinational enterprises	UN Guiding principles on business & human rights	

8. Selected Economy and Education training offers

Selected BE training offers (including Education in Emergencies)

Training	Duration and Frequency	Type	Language(s)
IIEP-UNESCO online specialized courses for professionals.	6 to 8 weeks	Online	English, French and/or Spanish
UNIGE Centre for Continuing and Distance Education, DAS Coopération Internationale en Education	4 months, yearly	Distance learning or in-person	French
Geneva Graduate Institute Executive Education courses	See selected course modalities	Distance learning, in-person or blended	English
Geneva Graduate Institute, Executive Education course on Innovative Financing for Education offered by NORRAG in partnership with IIEP-UNESCO	18 weeks	Distance learning	English
Réseau Suisse Education & Coopération Internationale (RECI), events and webinars on selected topics	Per planning	Distance learning, in-person or blended	English and/or French
Specific to EiE:			
UNIGE Centre for Continuing and Distance Education, Education and Training courses , including courses on Education in Emergencies : <ul style="list-style-type: none"> CAS - Education in Emergencies – Middle East and Eastern Europe Region (MEEE) (2022) CAS - Education in Emergencies – East & Southern Africa Region (ESA) (2022) CAS - Higher Education in Emergencies (2022) MAS - International Education and Research – Education in Emergencies (2023) 	See selected course modalities	Distance learning, in-person or blended	English or French
INEE Minimum Standards Trainings	See INEE course	Online	Arabic, English, French, Portuguese and Spanish
Save the Children EiE Professional Development Programme with various options:			
<ul style="list-style-type: none"> EiE fundamentals 	30-40 hours	Face-to-face or remote	English
<ul style="list-style-type: none"> EiE online course 	Self-paced	Online	French, Spanish and Arabic
<ul style="list-style-type: none"> EiE Certificate of Advanced Studies (CAS) accredited by the University of Geneva 	250 hours	Blended	English

Selected VSD training offers

Training	Duration, frequency	Location	Language(s)
Center for Development and Cooperation (NADEL) of ETH Zurich “VET between Poverty Alleviation and Economic Development” Link to NADEL ETHZ – go to courses programme	1 week (annually)	Zurich, Switzerland	English (French on demand)
Center on the Economics and Management of Education and Training Systems (CEMETS) of ETH Zurich “Summer Institute on Policy Development for Educational Reform Leaders” Link to CEMETS – go to programme Summer Institute	2 weeks (annually)	Zurich, Switzerland	English
Swiss Leading House on Economics of Education, University of Zurich “Programme for Doctoral Students in Economics of Education” Link to Swiss Leading House	2 years programme	Switzerland	English
International Training Centre of the ILO “Academy on Skills Development” (among other VSD training offers) Link to ITCILO	2 weeks (annually)	Turin, Italy	English / French
GIZ Academy for International Cooperation “Education and TVET systems in International Cooperation” Link to TVET Academy	2 days (annually)	Bonn, Germany	English / German
SFIVET – Swiss International VET Academy Instructing and Teaching in VET Understanding Quality in VET Link to SFIVET	1 week, annually	Switzerland	English / German

Selected PSD training offers

Training	Duration and frequency	Location	Language(s)
Center for Development and Cooperation (NADEL) of ETH Zurich “Market Systems Development” Link to NADEL ETHZH go to course programme	1 week, annually	Zurich, Switzerland	English
SPRINGFIELD “Making Markets Work” Link to Springfield center	2 weeks, bi-annually	Bangkok, Thailand	English
Center for Development and Cooperation (NADEL) of ETH Zurich “Gender and Economics” Link to NADEL ETHZH go to course programme	1 week	Zurich	English
MESOPARTNER “Summer Academy on Economic Development” Link to Mesopartner	1 week, annually	Berlin, Germany	English
Miehlbradt Consultancy “Results Measurement for Sustainable Private Sector Development” Link to Miehlbradt go to trainings	1 week, bi-annually	Varying	English
Miehlbradt Consultancy “Advanced Training Workshop in Results Measurement for Private Sector Development” Link to Miehlbradt go to trainings	1 week, bi-annually	Ede, The Netherlands / Bangkok, Thailand	English

Selected FSD training offers

Training	Duration & frequency	Location	Language(s)
Universität Zurich <ul style="list-style-type: none"> • “Microfinance – Introduction” • “Microfinance - State of the Art” • “Microfinance - Microinsurance”: • Link to Finance Executive Education of University of Zürich – check out single courses • 	1 - 2 days, annually	Zurich, Switzerland	English
Boulder Institute for Microfinance (ILO Training Centre in Turin) Link to Microfinance	2 weeks, annually	Varying	English and French
Impact Insurance Facility, ILO Link to impact insurance facility	1 week, annually	Turin	English
Frankfurt School of Finance & Management , Various courses (microfinance, -insurance, digital finance, agrifinance, MSME finance etc.) Link to Frankfurt School	6 months, online	Online	English
Initiative for Blended Finance Uni Zürich , “Impact Investment & Blended Finance for Development Agencies & Foundations” Link to Initiative for Blended Finance	2 or 3 days, annually	Zurich, Switzerland	English
Social Finance Academy , “Access to Impact Investment for Social enterprises” Link to Social Finance Academy	Online	Online	English

Selected PSE training offers

Training	Duration and frequency	Location	Language(s)
PSE Basics: the institutional 1 x 1 of PSE: ensure shared PSE understanding and language among SDC staff	3h, about 10 times per year	virtual	English
Social Finance Academy (SFA) , focus on Blended Finance by Roots of Impact Link to Social Finance Academy	2 or 3 days, annually	Zurich, Switzerland	English
In-house Social Finance Course by Roots of Impact, e-session or physical course, no cost for operational unit. CEP team and check box PSE	On demand	Online or Bern	English
The European Venture Philanthropy Association (EVPA) offers regular trainings and webinars with a focus on blended finance and impact investing. Link to EVPA	Various, see website	Various, see website	Various, see website
Public Entrepreneurship Academy by the University of St. Gallen, first round in 2021 Link to Public Entrepreneurship Academy	11 days, once a year	St. Gallen	English

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