



Partners in Transformation: Chambers and Associations

The Federal Ministry for Economic Cooperation and Development (BMZ) cooperates with German, European and local economic actors in its partner countries to achieve the Sustainable Development Goals of the 2030 Agenda (SDGs) and the Paris climate targets.

All programs of the realigned cooperation with the private sector - Partners in Transformation - pursue the goal of contributing to the socio-ecological and feminist transformation of the economy. The Partners in Transformation engage in knowledge transfer, innovation exchange and contact mediation for mutual benefit. They pilot, support and implement targeted projects in the spirit of German development cooperation. Their programs and financing enable companies, chambers, associations, trade unions, financial institutions and oth-

er business stakeholders to become agents of positive change - together with Partners in Transformation, they promote sustainable economic growth, environmental and resource protection and social inclusion in Germany's partner countries.

Chambers, associations, trade unions and financial institutions of the Sparkassen Finance Group support the private sector in partner countries with organizational development and with advisory and training measures for financial inclusion within the framework of the Chamber and Association Partnership Program (KVP). This program to promote development-relevant partnerships of German business institutions is a proven instrument of German development cooperation to support sustainable economic development.

German Sparkassenstiftung for International Cooperation

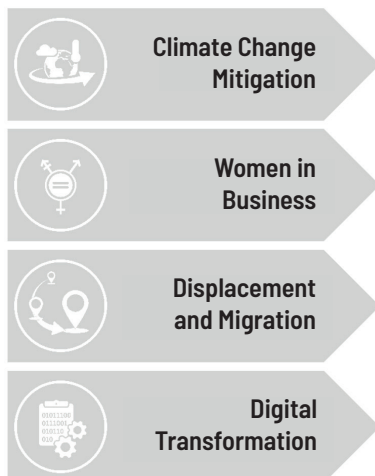
Within the framework of the Chamber and Association Partnership Program, the German Sparkassenstiftung makes knowledge and expertise of the German Sparkassen Finance Group available for financial inclusion in partner countries in order to promote local economic development through socio-ecological change and responsible entrepreneurship and thus contribute to the fulfillment of the SDGs.

Today, the German Sparkassenstiftung is one of the largest private development-policy institutions in Germany. It employs over 300 staff worldwide, 40 of whom are based in Bonn.

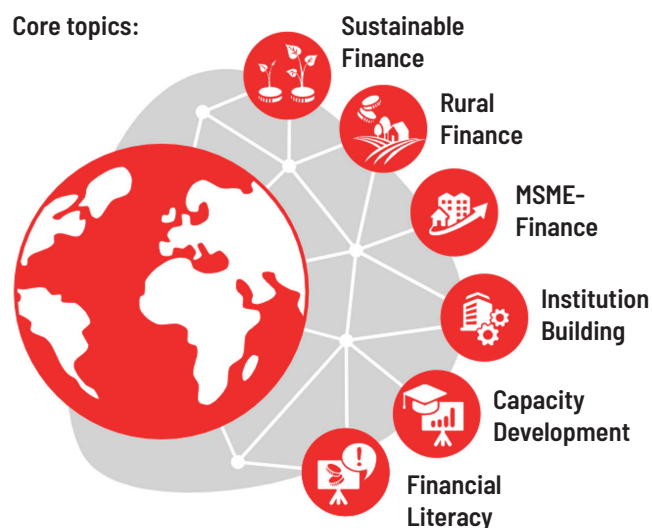
In 2023, the Chamber and Association Partnership Program implemented 27 projects in 44 countries through German Sparkassenstiftung. The total budget amounted to EUR 23.307 million.

German Sparkassenstiftung's core topics

Global topics:



Core topics:



German Sparkassenstiftung's KVP remit

1. Our specialist steering tasks include:

- Drafting concepts in cooperation with project partners
- Compiling project proposals
- Project monitoring – activity tracking and financial control
- HR backstopping
- Recruiting experts
- Organising project measures in Germany (e.g. training, exposure trips)
- Reporting to BMZ

2. As the direct grant recipient, we are tasked with:

- Distributing grants and settling accounts pursuant to the German law on public funding
- Maintaining communications with BMZ
- Advising on project planning and implementation
- Promoting exchanges of experience with other projects
- Arranging a project progress review at the end of a project phase

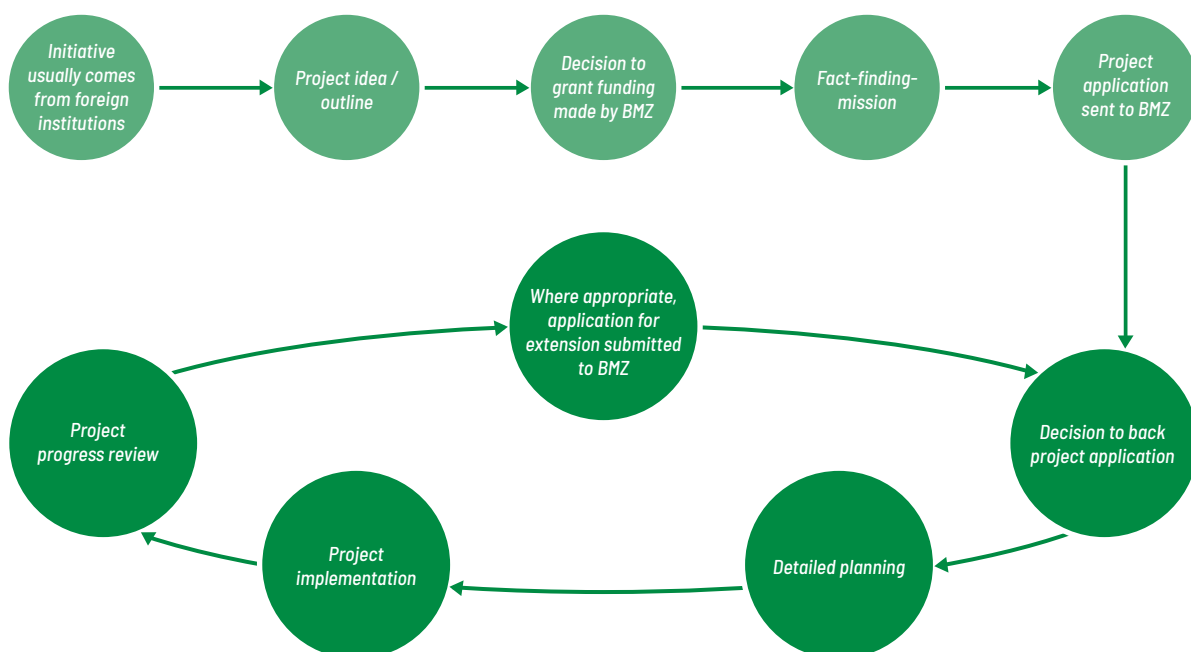
3. Representing interests vis-à-vis BMZ

Procedure of a project

A specific strength of the program is the transfer and adaptation of approaches that have proven themselves in German practice.

The projects to promote development-relevant partnerships of German business institutions are carried out in cooperation with other BMZ programs, such as bilat-

eral cooperation programs, regional and local support services for German and European business actors. In addition to technical management, German Sparkassenstiftung is responsible in particular for quality assurance to BMZ.



Project Examples

Digitalising financial services to strengthen regional financial institutions and foster financial inclusion in Mexico.

Digital financial technologies are considered a key driver of financial inclusion for disadvantaged population groups. This project is all about assisting regional financial institutes to realise a digitalisation strategy. The objective is to roll out appropriate digital technologies that will give existing customers, but also the previously unbanked, easier access to financial services – thus expanding and raising their economic and social range of action.

Financial inclusion of refugees and host communities in Türkiye

The overall objective of this project is to improve the living conditions of refugees and the economically disadvantaged Turkish population, especially youth and young adults who are either undergoing vocational education or have just completed their school education, as well as micro and small entrepreneurs. The focus is on financial inclusion of the target groups by promoting financial literacy, supporting entrepreneurial activities and introducing them to the financial sector.

Promotion of small-sized entrepreneurship in Southern Africa

This regional project covers the countries of Malawi, (Namibia), Zambia and Zimbabwe. It contributes to strengthening the role of small agricultural and non-agricultural enterprises for economic development and employment in their respective countries. To this end, commercial and entrepreneurial skills of male and female entrepreneurs are to be strengthened and their access to financial services improved.

Agricultural system & socio-ecological financial economy

Agriculture in Laos, Nepal and Vietnam is an important source of income for the majority of the population. By strengthening the agricultural sector and the promotion of rural development by the provision of adequate financial services, taking into account new technologies, it is intended to ensure more stable income for the low-income rural population and agricultural enterprises. The ecological orientation of agriculture and (women-run) small businesses is explicitly considered.

