The General Guidance provides an orientation on the various forms of cooperation between the Swiss Agency for Development and Cooperation (SDC) and private sector actors and explains the engagement of SDC towards conducive economic policy frameworks. The General Guidance was drafted by the SDC in the course of 2020 and consulted with selected actors from the federal administration, the private sector and the civil society.
Introduction

This document defines the basic principles that orient the activities of the Swiss Agency for Development and Cooperation (SDC) in relation to the private sector. It explains the various forms of collaboration with private sector actors and outlines thereto associated opportunities and challenges.

Background

A dynamic private sector is a key driver for reducing global poverty. In developing countries, the private sector generates nine out of ten jobs. Employment and income give the poor population opportunities to improve their livelihoods. Moreover, private firms are behind many of the new and innovative products that increase living standards in developing countries, such as the technology for using renewable energy or new medicines to tackle deadly diseases. Through tax revenues, technology transfer, local procurement and in-company training, businesses also contribute to development in the Global South and in Eastern Europe. The private sector thus accounts for the largest contribution to global poverty reduction and sustainable development.

The Federal Department of Foreign Affairs (FDFA) and the Federal Department of Economic Affairs, Education and Research (EAER) intend to harness this potential in Swiss international cooperation and expand their long-standing engagement with the private sector. This is to be achieved by implementing Switzerland’s Strategy for International Cooperation 2021–24 and the Federal Council’s 2030 Sustainable Development Strategy. The 1976 Federal Act on International Development Cooperation and Humanitarian Aid, which remains in force, already provides for measures to promote the use of private resources to achieve development goals.

As the coordination agency for Swiss international cooperation, the SDC – together with the State Secretariat for Economic Affairs (SECO) at the EAER – is instrumental in efforts to promote public-private cooperation and thus leverage private sector resources and innovation for international cooperation. In addition, through its global and country programmes in areas such as the rule of law, democracy, human rights, (vocational) education and training as well as functioning public services, the SDC also works to improve the underlying conditions for a sustainable private sector.

Ultimately, ensuring the effectiveness of collaboration with the private sector will require a whole-of-government approach with good coordination of all Swiss public sector actors. In particular, the SDC coordinates its activities with SECO, the Peace and Human Rights Division (PHRD) of the FDFA, the Federal Finance Administration (FFA), the Swiss Investment Fund for Emerging Markets (SIFEM) and the State Secretariat for International Finance (SIF). In doing so, the SDC takes account of these actors’ respective competencies, experience and knowledge so as to build synergies for maximum impact and efficiency of Swiss international cooperation.

Reference framework

The strategic orientation adopted by the FDFA and the EAER with respect to the private sector is fully aligned with the 2030 Agenda for Sustainable Development of the United Nations (UN). The 2030 Agenda recognises that the 17 Sustainable Development Goals (SDGs) can only be achieved if private sector investments are successfully mobilised in addition to official development assistance and domestic tax revenues. The private sector is therefore part of the solution for reaching the global development and climate protection goals.

1 Including the financial sector.
2 Swiss international cooperation comprises development cooperation (including economic development cooperation), cooperation with Eastern Europe and humanitarian aid.
3 SR 974.0 (in German).
Of particular relevance for the collaboration with the private sector are SDG 17 (inclusive partnerships for achieving all SDGs) and the Action Agenda for Financing for Development, in particular the Addis Ababa Action Agenda (AAAA). These are backed up by various other principles and standards covering specific aspects of collaboration with the private sector. For example, standards exist in relation to blended finance and for sustainable finance and investing. Moreover, the overall economic and fiscal policy framework also plays a key role in facilitating private sector investments and activities.

Overview

For the SDC, private sector involvement in sustainable development is focused on the following four areas of activity:

1. Economic policy frameworks: the right framework conditions need to be in place for an economy to develop sustainably. This includes the rule of law, as well as international standards and best practices in responsible business conduct and sustainable investment.

2. Promotion of local companies in the priority countries for Swiss international cooperation: local businesses – especially small and medium-sized enterprises (SMEs) – play a crucial role in creating jobs and income opportunities.

3. Collaboration with the private sector: this entails engaging in partnerships with established private sector actors (from Switzerland and other countries) in order to attain the SDGs.

4. Public procurement: this area of activity concerns public contracts awarded by the SDC to private sector actors.

The four areas of activity are described below in further detail.
1. Economic policy frameworks

Basis

A vibrant and sustainable private sector requires favourable political and economic frameworks. Private sector investment for development is contingent on the existence of good governance, a rule-based and reliable trading system, an innovation-friendly business environment, a viable basic infrastructure and an independent judiciary. SDC programmes also seek to improve public services, increase the transparency and efficiency of public administrations and thus reduce corruption (Box 1), better manage the consequences of natural disasters and generally strengthen national and local institutions.

Box 1: E-Governance for Accountability and Participation (EGAP) programme, Ukraine

As part of its contribution to the decentralisation reform in Ukraine, Switzerland has since 2015 funded a programme which uses modern IT and communication services to improve the quality and effectiveness of public services and increase citizen participation in the decision-making process. The streamlining and digitalisation of administrative processes makes government services more efficient and transparent, thereby also reducing the risk of corruption. The private sector also benefits from such improved services, for example in new company registration. Generally, the programme promotes greater access to information, innovative forms of cooperation between various actors and digital literacy among different population groups.

The 2030 Agenda provides an internationally recognised basis for future-oriented economic policy frameworks. It sets the goal of a socially and environmentally sustainable economy and promotes new economic models with greater resource efficiency and sustainable value chains.

The private sector itself increasingly perceives sustainability as a business opportunity and considers it an element of risk management. Increasing public awareness of the importance of socially and environmentally responsible business practices is strengthening the global trend towards greater sustainability. In this context, voluntary self-regulation by the private sector, for example through industry codes and sourcing guidelines, plays an important role. It is up to the public authorities to support the private sector’s contribution to sustainable development with the right balance of regulatory requirements and economic incentives. The division of roles between the state and the private sector must be clearly defined.

Responsible business conduct

Companies must take due care to ensure that their business activities ‘do no harm’ to people or the environment. The international frame of reference for responsible business conduct (RBC) is based on the Guidelines for Multinational Enterprises of the Organisation for Economic Co-operation and Development (OECD), the Ten Principles of the UN Global Compact and the UN Guiding Principles on Business and Human Rights. At the Swiss level, responsible business conduct is guided by the National Corporate Social Responsibility (CSR) Action Plan, the National Action Plan on Busi-

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6 The OECD defines responsible business conduct as follows: “Responsible business conduct (RBC) entails above all compliance with laws, such as those on respecting human rights, environmental protection, labour relations and financial accountability, even where these are poorly enforced. It also involves responding to societal expectations communicated by channels other than the law, e.g. inter-governmental organisations, within the workplace, by local communities and trade unions, or via the press. Private voluntary initiatives addressing this latter aspect of RBC are often referred to as corporate social responsibility (CSR).”

7 The OECD has compiled hands-on and internationally agreed due diligence guidelines for multinational enterprises in the extractive, garment, agricultural and financial sectors, among others.

8 The UN Global Compact is a worldwide pact between companies and the UN to make globalisation more socially and environmentally responsible.

9 The UN Guiding Principles on Business and Human Rights provide a three-pillar framework for upholding human rights in the context of business activities: 1) the state duty to protect human rights (including threats from economic actor(s), 2) the corporate responsibility to respect human rights, and 3) guaranteed access to effective remedy where human rights are breached by economic actors.

ness and Human Rights\textsuperscript{11} and the federal government’s ‘Green Economy’ measures for a resource-efficient, sustainable Switzerland\textsuperscript{12}.

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. These include the UN Global Compact which calls on companies to assume responsibility in regard to human rights, working conditions, environmental protection, anti-corruption and disclosure of information (Box 2). In addition, the SDC promotes dialogue between companies, the public sector and civil society on various topics and supports the promotion and implementation of the OECD Guidelines for Multinational Enterprises. Activities in relation to responsible business conduct are closely coordinated with the federal agencies responsible for this, SECO and the PHRD.

**Box 2: The Global Compact Network Switzerland and Liechtenstein and B Lab Switzerland**

Among others, the following initiatives are supported by the SDC:

- The Global Compact Network Switzerland and Liechtenstein promotes the corporate application of the Ten Principles of the UN Global Compact in Switzerland, in Liechtenstein and abroad and serves as a multi-stakeholder platform for exchange on the concrete implementation of responsible and sustainable business practices.
- The NGO B Lab Switzerland supports Swiss companies of various sizes and sectors in assessing and further improving their contributions to the global sustainability goals.

Both of these are voluntary initiatives aimed at companies that wish to contribute to a sustainable future through innovation, environmentally sound business practices and social responsibility.

**Economic policy frameworks and policy coherence**

The global sustainability goals can only be achieved if the private sector is involved across different policy areas. In the interests of policy coherence, it is therefore necessary to address a range of economic policy issues, particularly in relation to foreign investment, the taxation of multinational enterprises, efforts to combat illicit financial flows, the formulation of free trade agreements and the inclusion of sustainability considerations in public procurement. The SDC seeks to influence relevant international policy processes, for example within the OECD or the United Nations Commission on International Trade Law (UNCITRAL), with a view to further increasing the private sector’s transparency, responsibility and sustainability. Contributions to partner organisations in this respect are mainly aimed at developing new policy options and feeding them into the respective multilateral discussions. These activities are coordinated with other federal agencies involved, particularly SECO.

The coherence of Switzerland’s state action is very important in terms of development policy. The SDC strives to ensure that the objectives in regard to economic policy and other areas are as closely aligned as possible with development goals.\textsuperscript{13}

\begin{footnotes}

\textsuperscript{11} UN Guiding Principles on Business and Human Rights, Swiss National Action Plan 2020–23

\textsuperscript{12} Green Economy

\textsuperscript{13} Policy coherence for development
\end{footnotes}
2. Promotion of local companies

Objectives

The second area of activity is the promotion of local companies in priority countries. Private enterprises, particularly SMEs, form the backbone of an economy and have a crucial role to play in achieving the SDGs. They are the engine for creating employment and income opportunities (SDG 8) and thereby contribute to poverty reduction (SDG 1). The promotion of local companies opens new economic opportunities, especially for young people and women (SDG 5). It also contributes to building a resilient infrastructure and promotes inclusive and sustainable industrialisation and innovation (SDG 9). Moreover, the promotion of local companies ensures sustainable consumption and production patterns (SDG 12). The International Cooperation Strategy 2021–24 counts sustainable economic growth and the creation of markets and decent jobs as one of its four objectives. The SDC and SECO contribute to achieving this objective through their various programmes, seeking to optimise their distribution of tasks to achieve the greatest possible impact.

Approaches

For the promotion of local companies, the SDC takes a comprehensive approach with a number of different elements. First, it seeks to leverage synergies from other programmes aimed at developing the financial sector or promoting education and particularly vocational skills development, because companies need both investment capital and qualified labour if they are to create jobs. Second, it seeks synergies with development interventions aimed at improving the national or local governance system (good governance; see also section 1.) The simultaneous promotion of economic development and improved governance in a specific region is at the core of local economic development projects. And third, most projects take the ‘market systems development’ approach, which focuses on making entire market systems more functional and effective. Ultimately, the aim is to improve the income and employment situation of and within SMEs. The SDC seeks to establish links with existing economic structures and then works to refine these along the value chains. Given the predominance of the agri-
cultural sector in most of its priority countries, farming tends to be the starting point for business promotion. However, the objective is also to diversify income and employment opportunities beyond agriculture, for example in tourism, information and communication technology or construction. In crisis situations such as the current COVID-19 pandemic, programmes are adapted wherever possible to cushion the negative economic impacts on SMEs.

The path to systemic impact

The projects designed to promote businesses generally start out by supporting selected local private sector actors (pioneers) who are willing to develop new products, services or business models. They then seek suitable mechanisms to achieve a broader impact and thus make sustainable and scalable improvements along the entire value chain. Many of these projects also seek to collaborate with the scientific community so as to exploit the full potential of new technologies and digitalisation. They often also seek to collaborate with public institutions in partner countries. Given the regulatory powers of public institutions and their ability to shape economic conditions and enact laws that may advance – or in some cases impede – the business environment, they play a key role in adapting market systems across entire sectors or countries.

Strengthening local companies is not only a powerful driver for creating jobs and income; a strong private sector can also become a powerful actor in the national policy dialogue, thus contributing to improving the general economic policy framework.

Current status and future direction

Around 80% of all country programmes already focus on developing the local private sector and fostering the skills needed for the local labour market (Box 3).

Box 3: Example of a systemic approach to the promotion of local companies: InovAgro, Mozambique

InovAgro is a project aimed at supporting poor smallholder farmers in northern Mozambique through the development of various market systems (for maize, soya bean, sesame, pigeon pea and groundnut). Currently in its third and final phase, the project has already helped some 30,000 smallholder farmers increase their net income. Collaboration with the private sector, government and civil society has achieved broad-based change such as an improved supply of certified seed, optimised sales strategies, access to financial services and farm mechanisation services. In the seed industry, for example, InovAgro has built up a critical mass of competing market players for a better seed supply in terms of quality and quantity. At the same time, the project has encouraged smallholder farmers to save so that they too can invest in higher-quality seed. Between 2015 and 2019, the number of farmers actively saving increased from around 1,000 to some 17,500 (of whom 55% were women). In all its interventions, InovAgro acts as a temporary facilitator, mobilising the interests and resources of the private and public sectors to drive development in the selected market systems.

In the future, new approaches will increasingly be used to promote local companies. Instruments with strong potential to mobilise private investment (venture capital in the form of equity or debt, guarantees and shares in structured funds) will be expanded progressively and in line with development goals. Approaches using non-repayable contributions (i.e. grants) in a blended finance framework may also be increasingly adopted.

14 In the future, cooperation with specialised organisations such as SIFEM will also be sought in this area.
3. Collaboration with the private sector

The third area of activity refers to ways in which Swiss international cooperation can engage with established private sector actors that consistently promote sustainable development. Such companies, in both the real economy and the financial sector, can contribute to reducing poverty. They therefore make interesting partners for international cooperation. In line with the internationally accepted terminology, this form of collaboration with private sector actors is also called private sector engagement.

Objectives

For the SDC, the main reasons for collaborating with the private sector are the following:

1. A **wider reach and greater impact**: the private sector has a broad range of resources – technology and infrastructure, specialist knowledge and organisational capacities, and funding – needed to bridge the SDG financing and technology gaps.

2. The **development of innovative tools and approaches**: the private sector is a wellspring of innovation for new products and technologies and for new business and financing models. Partnerships provide an opportunity to test new approaches for reaching poor or disadvantaged groups. This can also contribute to the ‘leave no one behind’ approach espoused in the 2030 Agenda.

3. The **promotion of sustainable solutions** to meet development challenges: private sector solutions to development problems have to target a ‘triple bottom line’, creating social and environmental as well as financial value. Therefore, when successful, approaches developed by private sector actors make a lasting contribution to addressing development challenges in economic, social and environmental terms.

For the private sector, the main incentives to collaborate with the SDC are:

1. The **SDC’s field presence and long-term commitment** in different geographical regions: this creates added value for private sector partners wishing to develop and introduce sustainable solutions in these regions.

2. The **SDC’s high standing in international cooperation**: the SDC’s credibility as a facilitator and development agency makes it a strong partner for private sector actors interested in collaborating with the public sector.

3. An opportunity to **mitigate financial risks**: the SDC’s financing can help attract and de-risk private investment where private sector funding is needed to help achieve the SDGs.

4. An opportunity to **pilot innovative approaches**: the SDC’s financing can make it possible to trial innovative methods and approaches designed to create new market opportunities for products and services with added development value.

5. The **promotion of sustainable business practices** and a more level playing field: many private sector actors are interested in engaging with the SDC and the public sector in general on specific initiatives and projects to promote sustainable industry standards.
**Focus**

The International Cooperation Strategy 2021–24 provides for the use of **innovative financing instruments to mobilise private sector funding**, even in difficult contexts such as in least developed countries. These countries can therefore also benefit increasingly from private sector investment in the medium term, which can reduce socio-economic inequalities between countries. Such new financing instruments are developed in consultation and coordination with SECO and the FFA. In the climate sector, efforts to increase private sector mobilisation for **climate-friendly investments in developing countries** are coordinated with SECO and the Federal Office for the Environment (FOEN) via the interdepartmental platform PLAFICO.

The SDC also supports and influences the private sector approaches of **multilateral partner organisations** (World Bank Group, UN funds/agencies, OECD) by incorporating its experience and best practices from its own partnerships with the private sector. Furthermore, the SDC participates in multilateral mechanisms for increased private sector involvement in the **financing of measures in areas such as climate change and biodiversity**. Ultimately, the aim is to co-determine the institutional strategies and implementation programmes of international organisations and achieve synergies with its own initiatives.

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15 [Definition of least developed countries](#)

16 [Concept paper on increased private sector mobilisation for climate-friendly investments in developing countries](#) (in German), 2019.
Modalities and criteria for partnerships

In bilateral cooperation with the private sector, the SDC and one or more private sector partners seek to collaborate on an equal footing and pool their strengths in the context of a development project or investment. These projects are characterised by co-funding and co-steering.

Partnerships with private sector actors also present certain challenges. It is therefore crucial to achieve a common understanding on how to deal with risks within the framework of a comprehensive risk management system. Also, it must always be considered whether and to what extent public funds are actually needed to achieve the desired (or a greater) development impact. Furthermore, such partnerships must not create a distortion of functioning markets. All partnerships with the private sector must meet clearly defined criteria with respect to content – first and foremost a shared vision for sustainable development as well as measurable development results, respect for human rights and anti-corruption standards.

The SDC works with different categories of private sector partners: large companies and multinational enterprises, SMEs, social enterprises,17 impact investors18 and grant-making foundations.19 Each category of partner has its own specific strengths. NGOs, research centres and academic institutions are often involved in such partnerships on account of their specific knowledge, for example as an implementing partner.

Current status

To date, the SDC has established a substantial number of private sector partnerships (projects or sub-projects). As at 31 December 2020, there was a portfolio of 125 active private sector collaborations. The annual expenditures for private sector collaborations amounted to around CHF 165 million in 2020. The majority of these collaborations involved multiple stakeholders (Box 4).

More detailed information about collaboration with the private sector can be found in the ‘SDC Handbook on Private Sector Engagement’.

Box 4: A collaboration to promote gender equality

The Swiss Capacity Building Facility (SCBF) is a platform comprised of some 25 partners, mainly Swiss financial institutions and impact investors. Its aim is to assist financial institutions in the South with the development and dissemination of innovative finance products for low-income households. In the 2012–17 period, the SCBF enabled its partner financial institutions in 33 countries in the South to provide 250,000 customers with access to savings services, as well as 470,000 loans and 400,000 insurance policies for low-income people. In 2018, the SCBF launched a partnership with Jordan’s Microfund for Women (MFW) to set up a loan programme specifically for female Syrian refugees. Through a feasibility study, the MFW was able to benchmark the needs of Syrian refugees and other foreign-born individuals and adapt its service offering accordingly. The partnership allowed some 4,000 female Syrian refugees to access credit, in many cases enabling them to achieve economic independence.

Based on the success of this pilot collaboration, the MFW expanded its lending and non-financial services to this client segment and generated further interest in refugee lending programmes among Jordanian and foreign microfinance institutions.

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17 A social enterprise is an organisation which has social or environmental objectives as its primary purpose. It may be a for-profit or non-profit entity or a hybrid form. The profits of social enterprises are usually reinvested to maximise the benefits for society. As part of its International Cooperation Strategy 2021–24, Switzerland intends to strengthen its collaboration with social enterprises (cf. Dispatch on Switzerland’s International Cooperation Strategy 2021–24, section 3.5.4).

18 Impact investors are individuals or institutions that invest in companies, organisations or funds with the intention of generating a measurable, positive social or environmental impact in addition to a financial return. As part of its International Cooperation Strategy 2021–24, Switzerland intends to strengthen its collaboration with impact investors (cf. Dispatch on Switzerland’s International Cooperation Strategy 2021–24, section 3.5.4).

19 A grant-making foundation is a charitable foundation that has its own capital at its disposal and does not rely on donations or fundraising to finance its activities. Since grant-making foundations are usually established by (large) companies or wealthy entrepreneurs, they are classified here as private sector partners; however, this only applies in the context of collaboration with the private sector as defined in section 3.
4. Public procurement

In its capacity as a federal agency, the SDC procures goods and services on the market, both in Switzerland and internationally. Its suppliers may be commercial enterprises or civil society organisations. Public procurement procedures are subject to the provisions in the Government Procurement Agreement (GPA) of the World Trade Organization (WTO) and Swiss public procurement law. Switzerland’s revised Public Procurement Act (PPA) in effect since 1 January 2021 contains a clear commitment to sustainable procurement. This new federal public procurement law represents a paradigm shift, placing greater emphasis on quality and on the social, environmental and economic aspects of sustainability.

The FDFA intends to improve its procurement practices in Switzerland and abroad, in keeping with Switzerland’s commitment under the 2030 Agenda to promote sustainability in public procurement (SDG target 12.7). Based on the revised public procurement law, approaches will be developed to promote sustainability in public procurement and ensure consistent implementation. This will pose a particular challenge in the development contexts where the SDC is present, with a key role to play for the local Swiss representations.

The objective in the awarding of contracts and generally in the procurement of goods and services is to act as a role model, enforcing the international standards of responsible business conduct (mentioned with respect to the first area of activity) and creating specific incentives for suppliers to apply these standards. Increased weighting for sustainability aspects in public procurement gives a competitive advantage to suppliers which deliver high-quality, durable products and services.

By virtue of its strong purchasing and negotiating power, the federal government has considerable potential to influence sustainable production processes. Through sustainable public procurement, it can help to conserve resources and promote innovation. Moreover, with a view to policy coherence, the SDC makes every effort to co-shape procurement practices across the Federal Administration and to take account of relevant international developments.
A clear distinction must be made between the above roles the SDC plays in regard to the private sector. In the first case, the SDC’s role is to advocate pro-development economic policy frameworks. In the second, it acts as a financing partner for local companies. In the third case, the SDC enters into a partnership with the private sector on an equal footing and, in the fourth, it is a customer of the private sector. However, there are a number of interfaces and synergies between these roles. For instance, economic actors mindful of sustainability practices often also have an interest in improving framework conditions and may wish to establish a partnership for this purpose. Conversely, the best practices derived from such partnerships can be fed back into the policy dialogue process. Furthermore, only companies or suppliers which observe the recognised principles of responsible business conduct (first area of activity) will be considered when entering into a partnership for a specific development project (third area of activity) or awarding contracts in the context of public procurement (fourth area of activity). Interfaces may also exist between the second and third areas of activity, for example in the case of SDC projects to promote small-scale producers.

The main criterion for collaborating with private sector actors is the potential development impact and not the company’s country of origin or registration. Nonetheless, private sector actors from Switzerland offer specific added value, not least through their geographical and cultural proximity. Also, the SDC and its partners from the Swiss private sector can bring specific added value in those subject areas for which Switzerland has recognised expertise. Furthermore, through the presence of numerous multinational enterprises and its strong financial sector, Switzerland provides fertile ground for partnerships with a potentially broad scope and impact.

20 Such as water, agriculture and food, health, vocational skills development, disaster risk reduction and financial services.
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<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tr>
<td>AAAA</td>
<td>Addis Ababa Action Agenda</td>
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<tr>
<td>CSR</td>
<td>Corporate social responsibility</td>
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<tr>
<td>EAER</td>
<td>Federal Department of Economic Affairs, Education and Research</td>
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<td>FDFA</td>
<td>Federal Department of Foreign Affairs</td>
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<td>FFA</td>
<td>Federal Finance Administration</td>
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<td>FOEN</td>
<td>Federal Office for the Environment</td>
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<td>GPA</td>
<td>Government Procurement Agreement</td>
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<td>GPEDC</td>
<td>Global Partnership for Effective Development Co-operation</td>
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<td>MFW</td>
<td>Microfund for Women</td>
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<tr>
<td>NGO</td>
<td>Non-governmental organisation</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<td>PHRD</td>
<td>Peace and Human Rights Division of the FDFA</td>
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<td>PLAFICO</td>
<td>Platform on funding international cooperation on environmental issues</td>
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<td>PPA</td>
<td>Public Procurement Act</td>
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<td>RBC</td>
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<td>SCBF</td>
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<td>SDC</td>
<td>Swiss Agency for Development and Cooperation</td>
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<td>SDG</td>
<td>Sustainable Development Goal</td>
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<td>SECO</td>
<td>State Secretariat for Economic Affairs</td>
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<td>SIF</td>
<td>State Secretariat for International Finance</td>
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<tr>
<td>SIFEM</td>
<td>Swiss Investment Fund for Emerging Markets</td>
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<tr>
<td>SME</td>
<td>Small or medium-sized enterprise</td>
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<tr>
<td>SR</td>
<td>Classified Compilation of Federal Legislation</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
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<td>UNCITRAL</td>
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