

Inception: Since BRAC’s launch in Pakistan in 2007, it has successfully reached 2 million people through its programmes in microfinance, health, education and integrated assistance for the ultra poor. It provides essential healthcare services to the rural communities through Community Health Promoters. BRAC’s education intervention in Pakistan aims to support the government to increase enrolment, minimize gender disparity and improve the quality of education. The Programme for Poverty Reduction is providing holistic development support through community institution formation, health and educational services, development of physical infrastructure, transfer of assets and provision of livelihood-generating vocational training to the marginalized population of Balochistan province.

Human Resources: BRAC Pakistan has a total of 869 staff, of whom 55 per cent are female and 99 per cent are nationals of Pakistan. Female staff hold 54 per cent of Regional Manager or equivalent and above positions. 25 per cent of all Country Management Team members are female.

BRAC’s donors in country: Sindh Education Foundation, Punjab Education Foundation, Child Life Foundation,

Country Statistics

Population

185 million (WB 2014)

GDP per capita

USD 1115
(Trading Economics, 2014)

People living below the poverty line

21 (UNICEF 2014)

Life expectancy at birth

65 years (UNICEF, 2012)

Primary School completion rate

93% (WB, 2013)

Adult literacy rate

55% (UNICEF, 2013)

Maternal Mortality rate

(per 100, 000 live births)
170 (WB, 2013)

Infant mortality rate

(per 1000 live births)
86 (UNICEF report 2014)

Food insecurity rate

31.5 (UNICEF 2013)



Hameeda Sadiq 35, feeds a cow her assists outside her house in Dost Mohammad Goth in Hub, Lasbela district, Baluchistan province, Pakistan

Microfinance coverage

Branch	Borrowers	PAR	Disbursement (USD in Million)	Principle Outstanding (USD in Million)
69	56,602	3.20	18.00	14.20

Donor-funded programme coverage

Project Name	Donor	Start Date	Duration (Months)	Total Budget (USD in Million)	Direct Beneficiaries
Education	Sindh Education Foundation	2016	50	6.20	64,390 children (66% girls)
	Punjab Education Foundation	2015	48	5.50	
	DFID	2013	48	11.10	
Program for Poverty Reduction	PPAF	2015	15	1.13	12,547 ultrapoor
Child Life Foundation	Child Life Foundation	2015	36	0.14	39,952 under-five children and women

Programme Updates(Jan-Sept 2016)

BRAC Pakistan has received the license to carry out investment finance services as Non-Banking Finance Company from the Securities and Exchange Commission of Pakistan. It is one of few NGOs to receive this license to continue microfinance operations under newly introduced regulations.

The Women Empowerment Programme is being piloted in Hyderabad Sindh providing financial and livelihood training for women. During the reporting period, 740 out of 800 borrowers were capacitated in financial literacy training, business creation and development training. It is also planning to impart vocational training to 200 borrowers in trades like beautification, boutique, stitching and cooking.

BRAC Pakistan implements its basic and preventive health programme covering 6,000 households in urban slums of Sheerin Jinnah colony of Karachi. During the reporting period, 97 Community Health Promoters were trained, 24 TB patients were referred, 1,185 women received pregnancyrelated care and BRAC health providers visited 15,913 women of reproductive age.

BRAC Pakistan is currently operating 2,089 primary schools. A total of 64,390 students have attended, out of which 66 per cent were girls. 2,756 teachers have been trained. Programme for Poverty Reduction is implemented in the district of Lasbela for holistic socioeconomic development. In this period, 3,671 households have been selected through 221 community organisations, 21 village organizations and 2 local support organisations in two target Union Councils. For livelihood generation 121 assets have been transferred and 338 members received livelihood skills development training.

Challenges: The working environment in Pakistan is challenging for various factors. Security is a concern in the border between Sindh and Baluchistan known for frequent incidents of kidnapping and robbery. In such situations, parents are reluctant to send their children to school. Moreover, fund crisis remains a major challenge causing delay of salaries, house and office rent as well as late procurement of learning materials. It is also challenging to keep motivating volunteers to work with performance-based incentives without salary and health workers to work without promotions.

BRAC Pakistan: At a Glance

Microfinance

No of borrowers	56,602
Amount of loans disbursed for 2016	USD 18 million
Average loan size	USD 386

Small Enterprise Loan

No of borrowers	1,357
Amount of loans disbursed as of 2016	USD 1.9 million
Average loan size	USD 2,047

Agriculture Loan

No of borrowers	2,967
Average loan size	USD 431
Amount of loan disbursed for 2016	USD 0.92 million

Education

Population reached	0.4 million
No of schools	2098
No of students	64,390
No of teachers trained	2,756
Girl students	66%
No of graduated learners	7,426
Cost per child per year (USD)	97

Health

Population reached	39,952
Total number of CHP trained	97
Health meetings conducted	210

TUP - PPR

Total household surveyed	15,022
Total asset transfers completed	1,574
Total no of persons receiving skills development training	10,148

Updated till September 2016