

**Inception:** BRAC started its work in Tanzania in 2006 by adapting and implementing its comprehensive development model reaching approximately 2.64 million people with grant-funded programmes in microfinance, the Small Enterprise Programme, education, agriculture, poultry and livestock and empowerment and livelihood for adolescents. BRAC works in 54 districts under 18 regions of the country. Today it is a major microfinance provider and one of the largest NGOs in Tanzania.

**Human Resources:** There are a total of 1,855 staff in BRAC Tanzania, of whom 76 per cent are female and 97 per cent are nationals of Tanzania. Female staff hold at least 20 per cent of Regional Manager or equivalent and above positions.

**BRAC's donors in country:** UKAID, Novo Foundation, LEGO Foundation and NORAD.

## Country Statistics

### Population

47.78 million (WB, 2012)

### GDP per capita

USD 813

(Trading Economics, 2014)

### People living below the poverty line

28.2 (WB, 2012)

### Life expectancy at birth

58.9 years (UNDP, 2013)

### Primary School completion rate

81% (WB, 2012)

85% (girls)

77% (boys)

### Adult literacy rate

67.8% (UNICEF, 2012)

### Maternal Mortality rate

(per 100, 000 live births)

730 (WB, 2013)

### Infant mortality rate

(per 1000 live births)

38 (WB 2012)



Mrs. Khabitu Ally Mkude on her farm outside Iringa

## Microfinance coverage

Branch	Borrowers	PAR	Disbursement (USD in Million)	Principle Outstanding (USD in Million)
127	154,689	3.15	52.35	30.36

## Donor-funded programme coverage

Project Name	Donor	Start Date	Duration (Months)	Total Budget (USD in Million)	Direct Beneficiaries
Agriculture & Livestock	UKAID	2013	48	13.14	106,707 farmers
ELA Empowerment & Livelihood for Adolescents (ELA)	Novo Foundation	2013	68	0.91	12,000 adolescent girls
Education	UKAID	2013	48	3.17	4,903 children(74% girls)
	LEGO Foundation	2015	36	1.16	
	Stichting	2014	33	0.14	
	NORAD	2015	16	1.08	

## Programme Updates(Jan-Sept 2016)

Microfinance is an integral part of BRAC's holistic development efforts, focusing on poverty alleviation through the provision of affordable and easily accessible microloans from 127 branches. A total of USD 41.3 million has been disbursed during the reporting period and the portfolio outstanding has increased by 13 per cent from January 2016. The borrower position has increased by 10.4 per cent from January 2016. BRAC disbursed a total of USD 3.4 million as agri-finance loans. A total of USD 0.97 million was also disbursed as loans for Empowerment and Livelihood for Adolescents (ELA) Programme increasing ELA member and ELA borrowers by 36.4 per cent from December 2015.

In the Small Enterprise Programme (SEP), USD 6.4 million has been disbursed. The borrower position has increased by 27 per cent from December 2015 and the total number of branches increased from 69 to 76. 87 per cent of SEP borrowers are now using mobile money for monthly loan repayment.

In 2013, Livelihood Enhancement through Agricultural Development (LEAD) project was started to raise the income of smallholder maize and poultry farmers by improving farmers' skills and facilitating market linkages. Under this project 52,463 maize farmers and 52,597 poultry farmers have been provided training on new techniques and technology. Till September 2016 the project has provided loans to 20,000 smallholder farmers and disbursed USD 722,375 among 50 entrepreneurs under its Investment Fund activities.

## BRAC Tanzania: At a Glance

### Microfinance & SEP

<b>Total no of borrowers</b>	<b>154,889</b>
<b>Average micro loan size</b>	<b>USD 285</b>
<b>Average SEP loan size</b>	<b>USD 1,707</b>

### Education

<b>No of study clubs</b>	<b>150</b>
<b>No of learners</b>	<b>1,363</b>
<b>No of graduate learners</b>	<b>3,022</b>
<b>No of pre-schools</b>	<b>30</b>
<b>No of learners</b>	<b>840</b>
<b>No of Play Labs</b>	<b>40</b>

### Empowerment & Livelihood for Adolescents (ELA)

<b>No of clubs</b>	<b>180</b>
<b>No of club members</b>	<b>5,877</b>
<b>No of ELA MF borrowers</b>	<b>9,275</b>

### Agriculture Food Security and Livelihood Programme

<b>Trained agriculture farmers</b>	<b>139,728</b>
<b>Trained livestock farmers</b>	<b>82,959</b>

Under the Girls' Education Challenge initiative, BRAC is operating 150 Study Clubs where 1,363 girls receive life skills training and alternative secondary education. In this reporting period, BRAC is also working with 100 government schools, providing supplementary tutoring to girls in grade 6 and 7 in Mathematics and English coupled with mentoring and life skills-based education. 8,000 students of Grade 6 and 7 sat for primary completion examination and have done better. Overall national pass rate in mathematics and science is 87 per cent whereas in schools where BRAC worked, the rate is 97 per cent.

Through BRAC's Accelerated Learning Process project, 20 study clubs have been set up to give a second chance to 300 dropped-out girls in Tanga region. They are to complete secondary education as well as life skills-based education. BRAC is operating 30 pre-primary schools and 80 Play Labs that provide education through play activities for 3,850 children. This complements the efforts of the Tanzanian government to get more students in pre-primary schools and enable them to get primary education. BRAC is operating in 180 ELA clubs with 6,800 members who are receiving life skills education and microfinance support.

**Challenges:** Floods and draught have affected the agriculture programme in some regions. An earthquake with magnitude 5.9 hit the border area between Tanzania, Uganda and Rwanda on 10 September, 2016. As a result, 19 people were reported dead, over 253 were injured, 1,044 buildings and 6,281 houses were damaged. BRAC provided relief support such as food, medicine, and tents to the victims and conducted a joint-need assessment with the government. The government formally requested BRAC to support the victims.

**The newly elected President made several changes in education and other policies in the sector.** Now there is free education for all in primary and secondary schools which led to an increase in enrolment resulting in overcrowded classes where the ratio of student to teacher is very poor - one teacher for 200 students. There is also shortage of learning materials and mid-day meals as parents' withdrew their contribution.