

After the launch of microfinance in Pakistan in 2007, we have introduced new development interventions to serve over 1 million population reached since inception till May 2016 with micro loans, small enterprise programme (SEP), services in health, education, agriculture, and integrated assistance to the ultra poor.

## Country Statistics

### Population

185.0 million (WB 2014)

### GDP per capita annual growth rate

USD 1,316 (WB 2014)

### People living below poverty line

21 per cent (UNICEF 2014)

### Life expectancy at birth

65 (UNICEF, 2012)

### Primary school completion rate

93 per cent (WB 2013)

### Adult literacy rate

55 per cent (UNICEF 2013)

### Maternal mortality (per 100,000 live births)

170 (WB 2013)

### Infant mortality (per 1000 live births))

86 (UNICEF report 2014)

### Food Insecurity

31.5 per cent (UNICEF 2013)



Learners from BRAC primary school in Karachi.

## Education programme

Our education programme seeks to strengthen educational institutions and improve access to poor and marginalised young people by focusing on providing community-based education.

### Objective

- To support the government to increase enrolment
- Minimise the gender disparity
- Improve the quality of education by setting up schools within communities
- Providing girl-friendly environments
- Rigorous training of teachers

## Health programme

Our basic and preventive health care programme aims to improve access to healthcare, particularly for women and children in Sheerin Jinnah Colony, an urban slum of Karachi.

## Community health promoters (CHPs)

Our CHPs are mostly local women, trained in basic curative services, diagnosing basic illnesses and referring sick patients to the nearest government facilities. CHPs work by providing door-to-door services and raising awareness on basic healthcare.

## Microfinance programme

Our microfinance programme is a crucial component of our holistic approach to support livelihood in Pakistan. Our client-focused and sustainable programme enables marginalised people, especially women, lacking access to other sources of credit to build a way out of poverty by financing their own entrepreneurial ventures. There are three main

components:

- microloans
- small enterprises loans (SEP)
- agriculture loan

### Micro loans and small enterprise loans

Working in Punjab, Sindh and Balochistan provinces, microloans are disbursed in weekly and monthly installments to the individuals through village organisations (VOs), where groups meet and discuss progress and share awareness. The small enterprise programme (SEP) loans are provided to individual entrepreneurs, both male and female, seeking to expand existing small businesses. To achieve food security and increase rural employment in the country, we provide agriculture loan to meet the needs of small and marginal farmers.

### Targeting Ultra poor programme- Programme for poverty Reduction

Under TUP programme, with financial support from Pakistan Poverty Alleviation Fund (PPAF), BRAC Pakistan's PPR intervention is addressing the pressing needs of the extreme poor population of Baluchistan. This programme will develop an enabling socio-economic environment to those who are severely affected by seasonal income crisis, acute food insecurity, malnutrition and scarcity of water and sanitation.

The programme support package that includes asset transfers, enterprise development training, technical and vocational training and strengthening community institutions to enhance their productivity and reduce their vulnerability to seasonal changes. Economic, social and technical support is provided the ultra poor members. To enable a supporting environment for socio-economic development, an integrated approach has been taken by PPR to provide the community with physical infrastructure including water supply schemes, solar energy schemes and roads, education and health support alongside livelihood generation support.

## BRAC Pakistan: At a Glance

### Microfinance

#### Microloans

Number of borrowers	52,271
Amount of loans disbursed for 2016	USD 8.05 million
Average Loan Size	USD 360

#### Small Enterprise Loan

Number of borrowers	1,337
Amount of loans disbursed as of 2016	USD 1,05 million
Average Loan Size	USD 1,946

#### Agriculture Loan

No of model farmers	27
No of borrowers	3,065
Community agricultural promoters trained	15
Average loan size	USD 379
Amount of loan disbursed for 2016	USD 0.50 million

### Education

Population reached	0.4 million
No of school	2,100
No of students	64,756
No of teachers trained	1,552

### Health

Population reached	39,952
CHPs trained	22
Health meetings conducted	210

### TUP - PPR

Household surveyed	15,022
Asset transfers completed	1,574
No receiving skills development training	10,148

\*Updated till - June 2016