



## Fact Sheet: BRAC Afghanistan

**BRAC Afghanistan:** BRAC has been working in Afghanistan since May 2002 and is running successful programs in microfinance, livelihood and business development services, social development services, essential community health care, and educational programs directed towards improving the lot of young girls. In total BRAC is reaching almost 895,000 of the rural poor in Afghanistan with its microfinance programs.

**Building sustainable programs in Afghanistan:** In 2002 in solidarity with the refugees in Afghanistan, BRAC worked with Afghans to launch microfinance and related programs. BRAC is now the largest microfinance provider in Afghanistan. BRAC recognizes in Afghanistan many of the post-conflict challenges that faced Bangladesh over three decades ago. Because BRAC is able to reach places where others are unwilling or unable to go, and to achieve scale within a timeframe that others cannot match, BRAC is in a unique position to make a difference in Afghanistan by being a key driving force in reaching the Millennium Development Goals that have been set forth. BRAC's success and the role it played and continues to play in Bangladesh gives it confidence that it can be an agent of permanent, major, and, scalable change in Afghanistan as well.

**The Need for Economic Development:** Afghanistan is one of the least economically developed countries in the world and depends on foreign aid for much of its budgetary support. Previously, women were completely excluded from economic activity and the banking sector was almost completely non-existent. The country has a population of 24 million people, with a per capita gross national income of \$250. Health is a large concern for the country, with under-5 mortality in 2005 as high as 257 per 1,000 live births while the maternal mortality rate is one of the highest in the world with 1,600 mothers dying per 100,000 live births. The total fertility rate is 6.8, and only 10% of couples use contraception. Education is another serious concern, with net enrolment in primary schools at 15% for girls and 42% for boys.

**Microfinance:** BRAC delivers its microfinance and other programs through organizing women into Village Organizations (VOs). Today, 140,391 VO members are given loans averaging \$506, with a loan recovery rate of 95%. BRAC has also established savings schemes and provides insurance against the death of members. After its initial success, BRAC received a three year commitment of \$70 million from the World Bank-supported Microfinance Investment Support Facility for Afghanistan (MISFA) to scale up its activities.

**Livelihood and Business Development Services:** This program was built from a pilot to expand training and technical assistance to microfinance borrowers and others in the community. It empowers borrowers to engage in agriculture by becoming self-employed farmers, or agriculture, livestock or poultry extension workers. BRAC helps to increase income for these farmers and extension workers by creating access to productivity enhancing inputs as well as access to markets and also by developing agriculture research stations to improve seeds and breeds and ultimately output. BRAC supplements government initiatives to develop wider opportunities through the use of science and through the stimulation of private sector growth.

**Health Program:** This program aims at training microfinance members to become Community Health Promoters (CHPs) who provide peer-to-peer health care services and health education. CHPs bring health campaigns and commodities to their communities via door-to-door visits and health promotion events at schools and other public places. CHPs educate communities on common disease detection and prevention, family planning, and reproductive health. They also make referrals, and sell health-related products (i.e. bed nets, low-cost condoms, non-prescription medicine, vitamins and water purifiers) to supplement their own income and to sustain their commitment.

### BRAC Afghanistan - Quick Facts

(As of March 2009)

- Founded in 2002
- Provinces covered: 23 (out of 34)
- Total BRAC Staff: 3,589 (95% Afghani)
- Total Village Organization membership: 156,962
- # of branches: 202
- Cumulative loan disbursement: \$135 M
- # of Community Health Promoters: 3,617
- # of farmers & extension workers trained: 19,633
- # of poultry & livestock workers trained: 1,390
- # of community schools: 2,250
- # of students enrolled: 71,207

Importantly for quality control, CHPs are supported and supervised by a trained team of BRAC health workers known as Community Health Organizers and the program is managed by a team of qualified medical personnel.

**Education Program:** This program addresses some of the critical obstacles to education for girls in Afghanistan, which includes the long distances girls must travel to get to school combined with customary restrictions on the mobility of girls, lack of security, poverty, male preference, lack of female teachers overall and particularly in rural areas, and the widespread custom of marrying girls at a very early age (often before puberty). By recruiting and training community based female school teachers, BRAC has graduated 124,075 students (84% girls) from its informal schools. BRAC works to increase girls' access to education through Feeder and Community Based Accelerated Learning Schools, enhance continuing education opportunities for girls through quality improvements of public schools, and develop the capacity of local NGOs to be involved in school program implementation. School Management Committees are being developed which will incorporate parents and the community into the decision-making process.

The Adolescent Development Program addresses the prevalent inequalities that adolescent girls face created by subordination, early marriage, frequent pregnancy, abandonment, divorce, domestic violence, marginalization and exclusion through financial and social interventions. BRAC has developed 36 Adolescent Reading Centers, which will provide continuous educational opportunities and life skills training to its adolescent girl members.

**BRAC**, the largest non-profit in the developing world, was launched in Bangladesh in 1972 and today reaches more than 110 million people with its holistic approach to addressing poverty by providing micro-loans, self-employment opportunities, health services, education and legal and human rights education. With its years of experience in post-war and post-disaster development and poverty alleviation in Bangladesh, BRAC has responded to the call of countries in Asia and Africa and is implementing development programs in Afghanistan, Pakistan, Sri Lanka, Tanzania, Uganda and Southern Sudan. BRAC is in the early stages of establishing programs in Sierra Leone and Liberia.

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