



Fact Sheet: BRAC West Africa Program in Sierra Leone and Liberia

BRAC West Africa: BRAC has launched a \$15 million poverty alleviation initiative in post-conflict Sierra Leone and Liberia in partnership with the Soros Economic Development Fund, Open Society Institute West Africa, Omidyar Network, and Humanity United.

Over the next two years, BRAC will implement microfinance, health, agriculture, poultry, and livestock programs in Sierra Leone and Liberia, two countries emerging from decades of brutal conflict. BRAC is also investing in the training of locally recruited staff, aimed at building human resource capacity in these West African countries. BRAC is drawing on its 37 years of experiencing creating effective poverty alleviation programs to build similar, but locally tailored initiatives in West Africa. The initiative is being funded through a combination of grants, equity, and debt.

The Need for Economic Development:

Liberia: Liberia is in the midst of a profound political, economic, and social transformation. Yet widespread poverty poses the primary development challenge to the country—nearly half of all Liberians live on less than 50 cents per day. In rural areas, significant regional and gender differences are prevalent in health, education, and employment. Liberia has a low per capita GDP, low life expectancy at birth, high infant mortality rate, inadequate water supply, poor sanitation in the rural areas, and widespread unemployment. Malaria, TB, AIDS, and fatal tropical diseases remain the biggest threats to Liberians' health.

Sierra Leone: Sierra Leone is recovering from a decade of civil war. The majority of Sierra Leoneans are unemployed and more than 70 percent live below the poverty line. Maternal mortality, infant mortality, and fertility rates are among the worst in the world. Illiteracy is high, and most people do not have access to credit, clean water, or basic health care. In 2004, Sierra Leone ranked last in the UNDP Human Development Index.

Microfinance: Microfinance is BRAC's entry point into communities. As microfinance groups—known as Village Organizations (VOs)—develop and mature, they become delivery platforms for other services such as healthcare, education, and livelihood or business development.

BRAC's approach, which it terms "microfinance plus," focuses on both the economic and social needs of its target borrowers. Throughout its 37-year history in Bangladesh, BRAC developed and refined this approach, and learned that communities of borrowers require multiple interventions to move out of poverty. BRAC will increase the ability of its borrowers in Sierra Leone and Liberia to build assets and to create better livelihoods for themselves by providing training and productivity-enhancing services in the health, agriculture, poultry, and livestock sectors.

BRAC's Borrowers: BRAC's microfinance clients in Africa are all women. The work burden of an African woman is enormous. She has to cook, clean, bear children, take care of the family, fetch water and, in many cases, she is the only income-earner of the family. If the economic situation of a woman improves, then the situation of her family improves as well. Women have always shown enormous resilience in the face of terrible odds, and the success of most development programs is dependent on them.

Borrowers range in age, from 20-50, and in education level, from complete illiteracy to having completed some or all of high school. Most of BRAC's borrowers operate businesses that provide products or services to their local communities. Typical enterprises include selling cooked food, drinks, or snacks; operating small groceries or fruit and vegetable stands; selling secondhand clothes; tailoring; operating beauty salons; selling

BRAC West Africa Two-year Program Goals

Microfinance:

- # of microfinance members: 72, 000
- # of microfinance borrowers: 64,000
- # of operating branches: 40

Health and Agriculture & Livestock:

- # of farmers trained: 8,000
- # of livestock and poultry rearers trained: 2,500
- # of community volunteers: 400

charcoal; making crafts; or operating small retail shops. BRAC works only with women who have not worked with other microfinance institutions before to ensure they are reaching women who have been excluded from the financial sector in the past.

Agriculture, Livestock, and Poultry: Agriculture is one of the key economic sectors in Liberia and Sierra Leone, accounting for more than 50 percent of GDP in both countries. BRAC has launched an agriculture, poultry, and livestock pilot project to begin addressing the problems of poor crop and livestock productivity in Sierra Leone and Liberia. This program will increase income for farmers and livestock rearers by helping increase productivity in core agriculture and livestock activities. BRAC provides training in various farming and livestock rearing techniques and access to markets for its borrowers and other members of the community. BRAC will also invest in agriculture research stations and seed trial plots to develop and test disease-resistant high-yielding seed varieties.

The agricultural extension workers and model farmers will teach good practices to other borrowers and members of their community. Agricultural training will focus on the use of improved seeds, crop spacing, rotation, intercropping, weeding, planting, fertilization, pest control, and post harvest management. Livestock volunteers will be trained to control major livestock killer diseases and to artificially inseminate animals to produce healthier offspring.

Health Program: BRAC's health initiative in Sierra Leone and Liberia is training microfinance members to become Community Health Volunteers (CHVs) who provide peer-to-peer health care services and health education. CHVs bring health campaigns to their communities via door-to-door visits and health promotion events at schools and other public places. They educate communities on common disease detection and prevention, family planning, and reproductive health. CHVs also make referrals and sell health-related products (i.e. bed nets, condoms, non-prescription medicine, vitamins, and water purifiers) to supplement their own income and to sustain their commitment. In implementing the health program, BRAC will draw on its extensive experience treating malaria, tuberculosis (TB), and diarrheal diseases and providing pre-natal and post-natal care to women.

Building sustainable programs in Africa: BRAC believes that Africa represents the greatest opportunity for global impact on poverty. 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 Africa by being a key driving force in reaching the Millennium Development Goals. BRAC recognizes in Africa many of the issues that faced Bangladesh over three decades ago. BRAC's success and the role it continues to play in Bangladesh gives it confidence that it can be an agent of permanent, major, and scalable change in Africa as well. BRAC will draw on its bottom-up approach, dynamic learning culture, and ability to adapt rapidly to local conditions, customs, and realities to maximize its impact in Africa. It will develop a program that builds capacity of locally recruited staff and turns over the senior management roles to them as quickly as possible.

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, Sierra Leone, and Liberia.

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