



Fact Sheet: BRAC Tanzania

BRAC Tanzania - Quick Facts

(As of January 2009)

- Founded in 2006
- Total BRAC Staff: 944 (93% Tanzanian)
- Total Village Organization membership: 94,386
- # of operating branches: 87
- Cumulative loan disbursement: \$28.6M
- # of Community Health Promoters: 1,232
- # of farmers & extension workers trained: 18,728
- # of poultry & livestock workers trained: 5,237

BRAC Tanzania: BRAC has been working in Tanzania since June 2006 and is running successful programs in microfinance, livelihood and business development services, and essential community health care. In total BRAC is reaching over 460,000 of the rural poor in Tanzania with its microfinance programs.

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 that have been set forth. BRAC recognizes in Africa many of the issues that faced Bangladesh over three decades ago. 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 Africa as well. BRAC will draw on its bottom-up approach to expansion, dynamic learning culture and ability to adapt rapidly to local conditions, customs and realities to fulfill its Africa expansion plan.

The Need for Economic Development: While Tanzania has had considerable economic growth over the past few years, averaging 5.8% since 2000, more than 35% of the population still lives in extreme poverty. Health also remains a concern for the country, with child mortality in 2006 as high as 118 per 1,000 live births and maternal mortality 220 per 100,000 live births¹. Although Tanzania has a strong primary education system, girls rarely continue on to secondary education.

Given its relative political stability and clear need for services addressing poverty alleviation, health and adolescent development, Tanzania was an exemplary country for BRAC to begin the launch of its programs in Africa.

Microfinance: Only 9% of Tanzania's 21 million-person labor force uses formal financial services. Most branches of formal financial service providers are located in urban areas, and are thus difficult for Tanzania's large rural population to access. The country's financial sector is highly regulated and has created a barrier to entry for microfinance providers.

BRAC Tanzania began its microfinance operations in June 2006 and currently operates a network of 87 microfinance branches in rural Tanzania. By March 2009, BRAC Tanzania had 94,386 Village Organization members, reaching a total of 462,491 individuals. BRAC Tanzania has disbursed \$28.6 million in loans to 94,386 borrowers.

BRAC Borrowers: BRAC's microfinance customers in Africa are all women. Nearly all of them have children, and most consider themselves to be single parents even if they are married because their spouses typically have completely separate economic activities and do not contribute to the maintenance of the household. 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 second hand clothes, tailoring, operating beauty salons, selling 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.

Livelihood and Business Development Services: This program will build from a pilot and expand training and technical assistance to microfinance borrowers and others in the community. This effort will empower the borrowers

¹ MDG Progress Report for Tanzania (2006)

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. 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.

Adolescent Development Program: BRAC has developed a targeted solution designed to empower adolescent youth, particularly girls between 13 to 19 years old, through innovative livelihood and life skill training, combined with microfinance and a safe space. The objective is to create confidence, a sense of self worth, cause positive behavior change and improve the quality of life in the lives of young people, especially girls. Based on BRAC's 16 years of experience working with adolescent girls in Bangladesh and the early success of a pilot program in Uganda, BRAC Tanzania will implement a pilot Adolescent Development Program.

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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