



Stichting BRAC International
Annual Report 2023





“ Don’t ever lose sight of the mission to extend a hand to those who need it the most. ”

**Sir Fazle Hasan Abed KCMG
1938 - 2019**



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Chairperson's Message

Dear Colleagues,
From increased climate catastrophes to deadly new conflicts and growing inequalities, 2023 was marked by many challenges around the world. For BRAC International it served as a reminder to redouble our efforts to invest in local communities, to strengthen the resilience of those who are most vulnerable to socio-economic shocks and create opportunities so that everyone can realize their full potential.

Against that backdrop we launched our four-year strategy to chart the pathway towards our ambitious goal of empowering millions of women and their families to overcome poverty through solutions forged in partnership with local communities. Last year, over 8 million people across 15 countries partnered with us to transform their lives and communities. In the coming years, we aim to build on this momentum to expand and deepen our impact and achieve BRAC International's ambitious target of reaching 40 million people across Asia and Africa.

We take pride in completing the first year of Accelerating Impact for Young Women (AIM), our most ambitious program to date. Working in partnership with the Mastercard Foundation, our goal is to socially and economically empower a million adolescent girls and young women. In 2023 the program reached out to thousands of women and girls in communities across Liberia, Sierra Leone, Tanzania, and Uganda. Programming began in Rwanda and will expand soon to Ghana and Kenya.

Our microfinance program continued to enable hundreds of thousands of women in rural and hard-to-reach communities to access essential financial services and bring about positive changes in their lives across multiple dimensions. We strengthened and scaled up our Ultra-Poor Graduation Initiative in partnership with governments in countries like India and Rwanda. Working together with governmental and non-governmental partners, we are supporting large-scale, high-quality Graduation programs that empower families to break free from the cycle of extreme poverty.

In December last year, members of the Supervisory Board and I visited several of our programs in Africa. It was very inspiring to see for ourselves the passion for innovation, the commitment to learning and the focus on community-driven solutions that have marked BRAC's work since its earliest days still hold true in the face of evolving and escalating crises in many countries.

I am full of admiration for our people on the frontlines, coming from and working with local communities, who are making a real difference against all odds in the lives of the most vulnerable individuals and groups. I take this opportunity also to acknowledge the role of our country and regional teams and the leadership of our senior management in taking BRAC International through a period of significant growth.

Last but not the least, I extend my deep appreciation to our partners, donors and supporters for being with BRAC International as we deliver our mission. Thank you for your support and trust and confidence in our work.

Irene Khan

Chairperson
BRAC International



Executive Director's Message

2023 marked an important year for BRAC International as we launched our new strategy, with an ambitious target to reach 40 million women, children and youth over the next four years. Today, we are in 15 countries across Asia and Africa, implementing multiple interventions that work together to address the complex challenges of poverty and inequality, including development programmes, microfinance services, social enterprises, and the Ultra Poor Graduation Initiative (UPGI). This multidimensional programming reflects our holistic approach, and our focus on delivering integrated solutions in partnership with communities.

Our development interventions span health, education, youth empowerment, early childhood development, agriculture, food security and livelihoods, and humanitarian response. Through programmes like the Mastercard Foundation Accelerating Impact for Young Women (AIM) in Partnership with BRAC, we are providing cross-sectoral support to foster agency, entrepreneurialism and employment amongst adolescent girls and young women from marginalised communities in Africa. In 2023, we reached over 70,000 women and girls in five countries, and in the coming years, we aim to reach hundreds of thousands more as we strive to create impact at scale for the most vulnerable.

Our microfinance work is providing a range of responsible financial services to people at the bottom of the pyramid to create livelihood opportunities and build financial resilience. We are now serving over 800,000 clients in seven countries, with the launch of operations in Ghana this November. In many of these markets, BRAC is the largest microfinance institution in operation, and one of the only ones to focus on women living in poverty in rural and hard-to-reach areas.

Alongside direct implementation and support to communities, the Ultra-Poor Graduation Initiative (UPGI) is working with governments and partners in the Philippines, Rwanda, Nigeria, South Africa and Ethiopia to support delivery of the Graduation approach at scale through long-term partnerships, and recently signed a Memorandum of Understanding with the National Rural Livelihood Promotion Society to support a large-scale inclusive livelihood programme across five states in India.

2023 marked another challenging year globally with escalating conflict, climate-related disasters and social and political unrest in many parts of the world. In 2024, we need to build on the momentum of this year to deepen and scale the work we do - many of the communities we serve are facing greater and more complex hardships than ever before, and the state of the world demands courage, perseverance, and a relentless focus on finding pragmatic solutions in increasingly difficult circumstances.

At BRAC, we believe that poverty and injustice are human-made, and it is through our actions, large and small, that they can be unmade. I would like to thank the many peers, funding partners, regulators and government stakeholders, and countless supporters across the world who have joined us in this journey. I would also like to thank our Supervisory Board for its guidance and support throughout the year. Finally, I take this opportunity to extend my sincere gratitude and appreciation to our frontline staff and the communities we work with for the courage, dedication and spirit they show every day – together, we are building the world we want.

Shameran Abed
Executive Director
BRAC International

BRAC International Supervisory Board



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Member



Farzana Ahmed
Member

BRAC International Executive Leadership Team



Shameran Abed
Executive Director



Bridget Dougherty
Managing Director
BRAC International Holdings B.V. Ultra-Poor Graduation Initiative



Gregory Chen
Managing Director



Sajedul Hasan
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Asia Region and Humanitarian Programme



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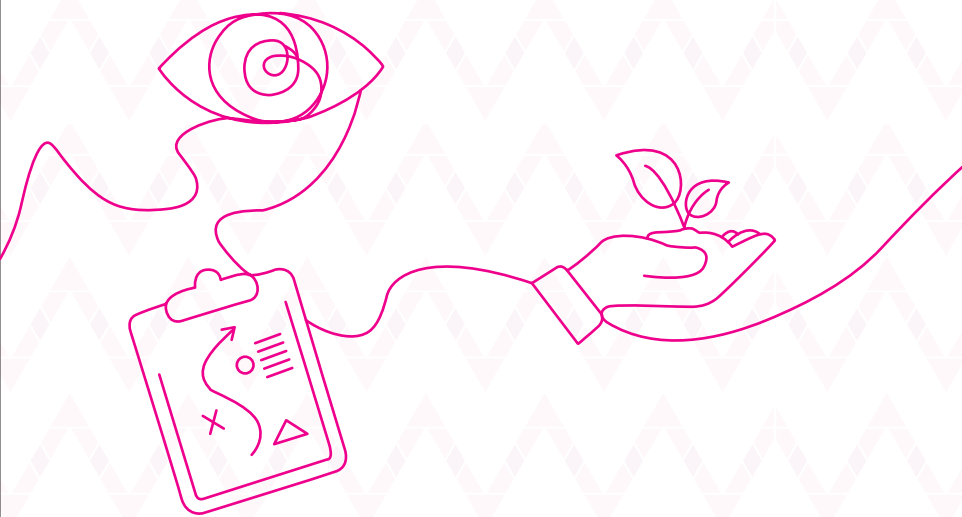


About us

BRAC is an international development organisation founded in Bangladesh in 1972 that partners with over 100 million people living with inequality and poverty to create opportunities to realise human potential. BRAC is known for its community-led, holistic approach and delivering long-term impact at scale. BRAC works with communities in marginalised situations, hard-to-reach areas and post-disaster settings across Asia and Africa, with a particular focus on women and children. BRAC operates as a solutions ecosystem, including social development programmes, social enterprises, humanitarian response, a bank and a university. BRAC is born and proven in the south, has become a world leader in developing and implementing cost-effective, evidence-based programmes.

Our Vision

A world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential.



Our Mission

Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable women and men to realise their potential.



BRAC across the world



AFSL : Agriculture, Food Security and Livelihood
AIM : Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC
BEP : BRAC Education Programme
BYP : BRAC Young Professionals
CCP : Climate Change Programme
CD : Communicable Disease
DIG : Disability-Inclusive Graduation Programme

DRMP : Disaster and Risk Management Programme
ECD : Early Childhood Development
EPRP : Emergency Preparedness and Response Programme
GJD : Gender Justice and Diversity
HCMP : Humanitarian Crisis Management Programme
HNPP : Health, Nutrition and Population Programme
HRLS : Human Resources and Legal Aid Services

IDP : Integrated Development Programme
MF : Microfinance
MG : Migration
RMG : Readymade Garments
SE : Social Enterprises
SELP : Social Empowerment Legal Protection

SDP : Skills Development Programme
UDP : Urban Development Programme
UPG : Ultra Poor Graduation
UPGI : Ultra Poor Graduation Initiative
WASH : Water, Sanitation and Hygiene
YE : Youth Empowerment

Our overall reach

Over

50 MILLION people



Direct reach by programme



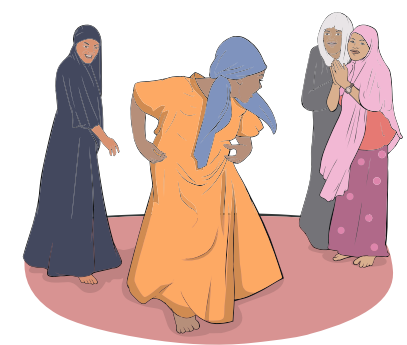
Agriculture food security and livelihood

12,625



Early childhood development

17,148



Accelerating impact for young women

73,334



Education

104,846



Humanitarian Response

33,890



Health

3,059,585



Microfinance

815,875



Ultra-poor graduation

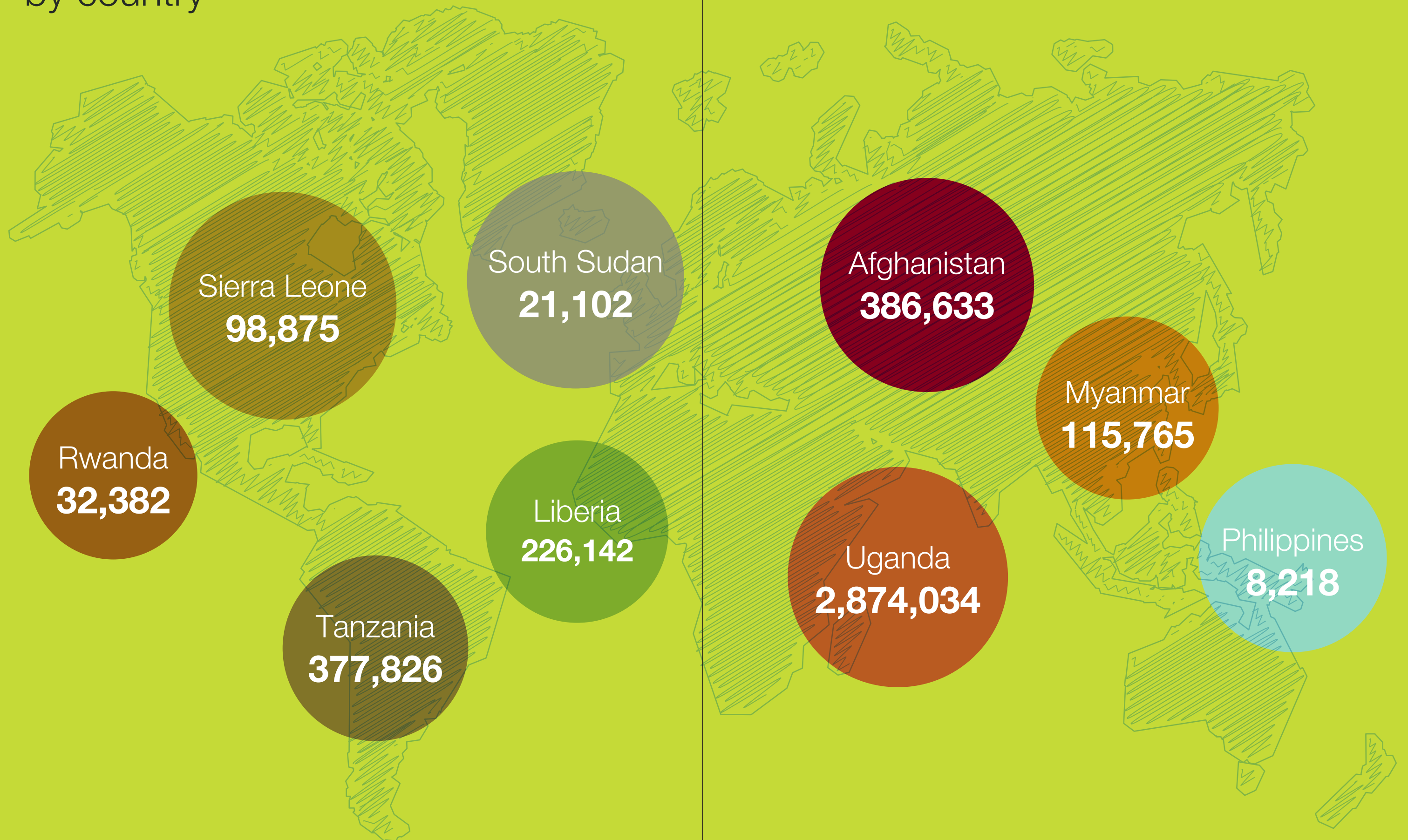
2,335



Youth empowerment

48,130

Direct reach by country





Our programmes



Education

investing in the next generation

Building on 50 years of experience in driving a community-based, participatory approach to learning- our low-cost, scalable schooling model has made us the world's largest provider of private sector education. The approach is continuously being replicated in post-conflict and fragile settings across Asia and Africa, opening up lifelong learning opportunities for an entire generation of children, many of whom are the first in their families to attend schools. Our education programme also acts as a bridge for those who have dropped out of schools to return to education using a community-based and accelerated approach. We prioritise joyful learning, and engage participatory, alternative and innovative approaches for socio-emotional learning, and character development. The schools and learners are supported by a cradle-to-career network of pre-primary, primary and secondary schools, as well as continued education in emergencies and scholarships to enable tertiary education. We also support governments and non-governmental organisations with teacher training, curricula development and mentoring.

Programme insights

Our education programme envisions inclusive, quality education for all.

Elevating girls' education

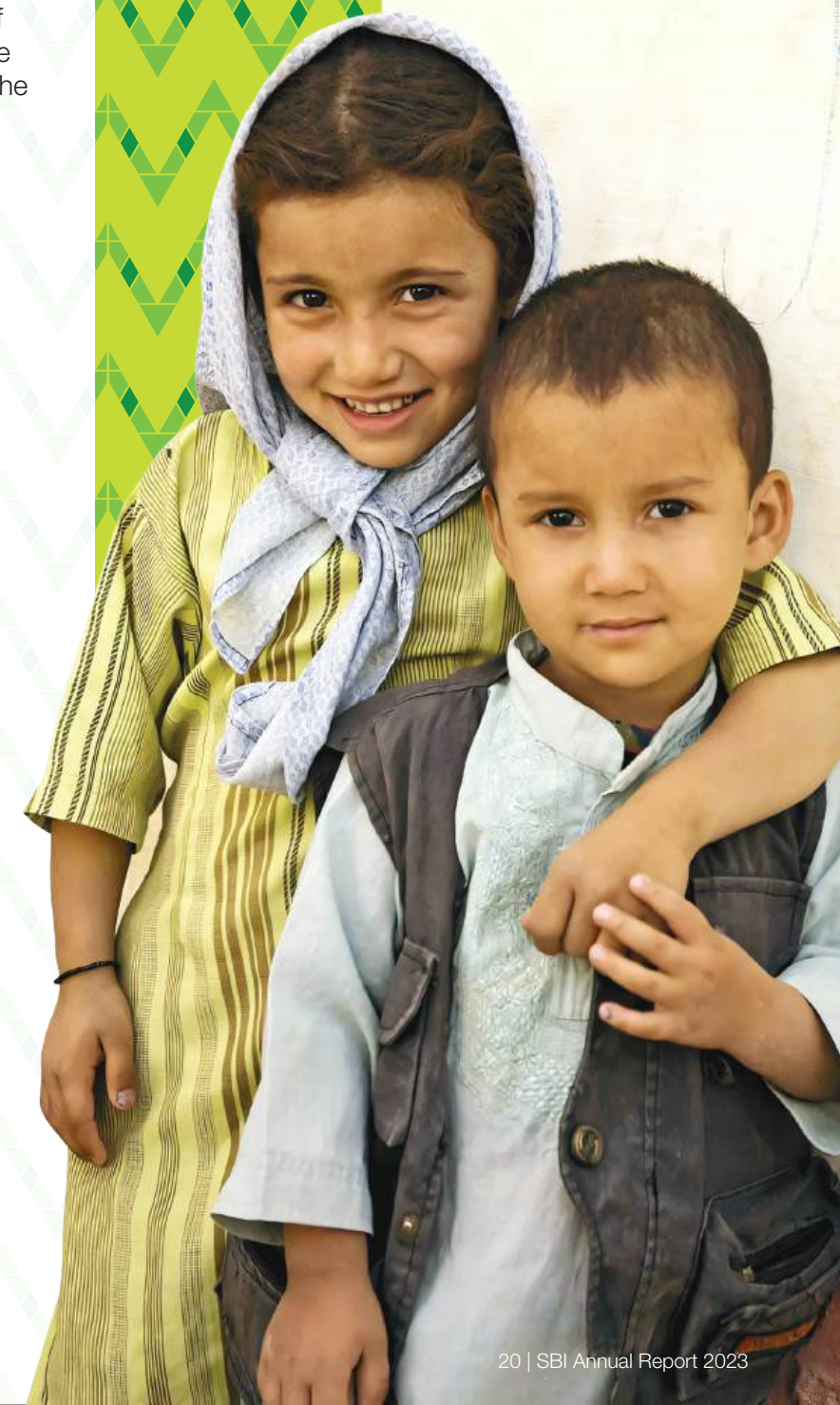
BRAC elevates girls' education by recruiting female teachers, offering classes at convenient times of the day, locating schools close to where girls live and advocating and engaging communities on the importance of girls' education.

Access to education for those farthest behind

By working closely with underserved communities, we ensure that children living in some of the most marginalised conditions have access to high-quality, cost-effective, community-based education.

Community-based primary schools

Targeting children of primary school going age, these schools teach critical soft skills through playful activities such as songs, dance, art, and games in addition to learning core subjects, such as maths, english, geography, and elementary science.





Accelerated learning programme

The accelerated learning programme, tailored to the country of operation, provides learning opportunities for older children (aged 10-18) to gain literacy and numeracy skills so they can transition into formal schools for higher education.

Education in humanitarian settings

The one-room classrooms emphasise learning and healing through play, extend psychosocial support, child protection, gender and disability inclusion while fostering a sense of community among displaced people.

Secondary and vocational education

We offer training in demand-driven trades to prepare learners to join the workforce or start their own business. It also offers scholarships.

Way forward

The focus will be on developing and implementing education interventions aligning with evolving needs in the areas of gender and disability inclusion, climate change adaptation, ICT and digital solutions and inclusion of psychosocial wellbeing.



The big picture



The innovation corner

The integration of Mental Health and Psychosocial Support (MHPSS) components in programming is a new addition to the education programme which addresses children's immediate emotional and cognitive needs and fosters the smooth transition of learners to usual and formal education. The MHPSS builds resilience, creating a sense of stability and equipping children with foundational skills such as conflict resolution. In 2023, more than 1,100 participants received the MHPSS training, including teachers, staff and Master Trainers in Afghanistan and South Sudan with technical support from BRAC Institute of Education Development.



On the global stage

World Literacy Summit

Our education programme was present in the World Literacy Summit held from 2-4 April 2023 at the University of Oxford. We shared the contextualised approach to development of literacy activities under our education programme before a global audience. The summit was attended by representatives from 84 different countries around the world working in the field of education and literacy.

World Congress for the World Association for Mental Health

Education programme presented its integrated Mental Health and Psychosocial (MHPSS) model at the 18th #WAMCH in Dublin between 15th-19th July. The conference was attended by representatives from 47 countries around the world.



Stories of change

Is education only reserved for boys?

In Afghanistan's Kapisa province, that is what Amreen was told until a concerted effort helped change the narrative in her favour.

In Afghanistan over the past four decades, educational opportunities, especially for girls, have been limited. Poverty, war, social insecurity, and cultural norms have all impeded girls' access to education, resulting in 80 percent of school-aged Afghan girls being currently out of school. As such, for girls like Amreen (not her real name) from Qali Regee, a village in Afghanistan's Kapisa province, a chance at a comprehensive education was only a distant dream before she came to know of BRAC's accelerated learning schools.

Amreen comes from a family of seven siblings with parents who did not get to attend school themselves. Her parents, especially her father, were opposed to the idea of their daughters attending school. He believed that education was reserved solely for boys. At fourteen, Amreen spent her days tending to household chores with her four sisters while both her brothers went off to school.

"My father would say that girls belonged at home. That we only had to learn the skills to become good wives and mothers," said Amreen.





In 2023, the direction of Amreen's life changed, when BRAC established a community-based accelerated learning school in Qali Regee. The school was for girls aged between 10-15 years old who have either dropped out of school or never attended one, and covered Grades I-V in three years. After which, graduates were transitioned into formal schools by BRAC with support of the Ministry of Education and the community to continue their education. To ensure access to education for as many girls as possible, a meeting was conducted in the village with parents to motivate them to send their daughters to the school. Amreen's mother attended one of the first meetings, and there she learned about the school's curriculum and offerings and more importantly, about the importance of educating girls.

"My mother returned home convinced that her daughters should be attending school. She requested my father to enrol me at the BRAC school as I am within the age group the school is targeting. But my father refused," said Amreen.

When Amreen's parents were absent from the following meetings, the school management committee reached out to them. Three members of the committee—a community leader, principal of a government hub school, and a retired army officer—visited Amreen's home and spoke to her father. They explained to him why girls needed education as much as boys to persuade him to reconsider his decision. Confronted by the collective voice of respected members of his community, Amreen's father acquiesced.

"When I saw other girls in my village going to school, I dreamt of joining school and being like them. When I heard that I was going to BRAC school, I could not believe it. It was the happiest moment in my life which I will never forget. The school gave me a bag, pencils, notebooks and textbooks on the very first day," says Amreen.

Initially she found it challenging to adapt to the setting. However, with each passing day, she grew more confident —her grades a proof of her dedication and determination.

"Witnessing my progress, my father stopped expressing his reservation about girls going to school. He is actually happy to see how well I am doing," said Amreen.

It could so easily have been that Amreen's potential lay dormant her entire life, but thankfully that is not the case. Amreen's wish is to use her education to make a difference in her community.

"I want to become a doctor one day and provide essential healthcare services to those in need, especially to those here, in my village. My education has given me the confidence to pursue this dream and contribute to society. I am hopeful that more girls will have the chance to change their lives through education, just like I have," said Amreen.

Early childhood development

pioneering playful, inclusive, and
quality early learning opportunities

BRAC Early Childhood Development (ECD) programme is an investment in human development towards breaking intergenerational cycles of poverty. The programme provides early learning opportunities through play labs to 3-6 year old children, with a play-based early learning model. It is currently functioning in a number of countries, including Tanzania, Uganda and Sierra Leone.

Programme insights

Early Childhood Development is one of the most cost-effective approaches to improve education, health, and socio-economic outcomes of children. It promotes school readiness and enrolment, and enhances prospects of income generation throughout life by up to 68%, while also ensuring the rights of children are protected.

Play lab micro-enterprise childcare model

This model empowers young women aged 18-35 by providing them with the necessary training, knowledge and start-up capital to establish and run their own micro-enterprises, i.e. play lab centres in Tanzania.

Early childhood and graduation programming in a humanitarian setting

This integrates ECD and livelihood interventions to support ultra-poor households and children from refugee and host communities. A two-generation approach supports early childhood development by empowering parents and caregivers, creating a positive ripple effect in the lives of both adults and children at the play labs. Humanitarian play labs are currently being operated in Rhino and Imvepi camps in Uganda.

Play labs in the Philippines

The play labs in Philippines provide accessible and sustainable quality education for children ages 3-5 from the geographically isolated, disadvantaged, and conflict affected (GIDCA) areas in close collaboration with the Ministry of Social Services and Development (MSSD).



High-impact scalable solutions in ECD

These solutions are designed to provide quality early learning to children of 3-5 years from mainstream and refugee settings and trained play leaders as para-counsellors to provide psychosocial support in both Tanzania and Uganda.

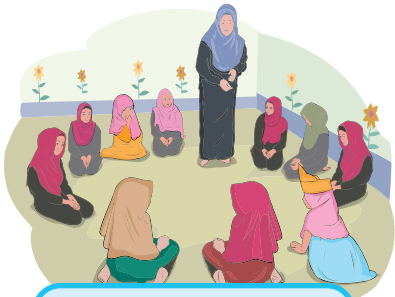
Stepping up

This programme provides technical assistance to the Ministry of Basic and Senior Secondary Education (MBSSE), for integrating play-based learning at the pre-primary level, using BRAC’s designed teacher’s guide and play lab manual in Sierra Leone and Tanzania.

Way forward

Our ECD programme will include a gender-transformative approach, psychosocial support and climate-resilient approach in all its interventions. It will expand the play lab micro-enterprise model to Uganda and expand operations of play labs in the Philippines outside of the BARMM region. In Sierra Leone, the programme will implement a community-led two-generation approach, integrating ECD and youth empowerment and designing the project through participatory rural appraisal.

The big picture



191

play labs
established



409

play leaders
supported and
reached



14,196

children, parents
directly reached
through play-based
interventions



1,120

audiences
interacted with ECD
radio broadcasting



859,701

calls received on
telephone
helplines

The innovation corner

Introducing M-Koba

To address the learning deficit in finance management and savings for most young women being trained as ECD micro-entrepreneurs, the user-friendly digital solution M-Koba has been introduced. BRAC has adopted M-Koba in ensuring ECD micro-entrepreneurs in Tanzania can save their funds and the school fees they collect from parents and use it to pay rent and for general upkeep.

The animal health champion

For early childhood and graduation programming in Uganda, the project has identified ‘animal health champions’ from each community it is operating in. The champions provide livestock extension and development related services along with a set of minor veterinary services to the 700 households that are receiving livelihood support from the project.

Over the last six months, the micro-entrepreneurs have successfully saved TSH 21,490,500 (equivalent to USD 8544.93) for future expenditures pertaining to the play labs.



On the global stage

BRAC International’s head of ECD programme, Rafiath Rashid Mithila, participated in the Global Refugee Forum (GRF) in Geneva that took place from 13-15 December 2023. She was one of the panellists at the ‘Education Campus’ event organised by the GRF Education Alliance.

Over 4,200 participants from 168 countries attended GRF in 2023, including over 300 refugee delegates. A further 10,000 people followed the proceedings online. The Forum saw over 1,600 pledges made to support refugees and their host communities, including 43 multi-partner commitments led by governments.



Stories of change

A little push in the right direction can take you a long way

34-year-old Achai Aleu Monica found herself tasked with providing for a household of nine when her husband passed away. Around this time, she also had to flee her home in South Sudan and move to the Rhino refugee settlement in Uganda.



The move to Kiriaduoko village in the Rhino camp gave Monica and her family temporary respite but she was soon face-to-face with a new set of challenges – scarcity of food, and limited access to healthcare.

But Monica was not one to give up. After all, she left everything she was ever familiar with in South Sudan for a shot at a better life. Word-of-mouth conversations informed Monica of an opportunity to attend training sessions where she could learn new skills, and at the end of which, she would receive a monthly stipend, and some livestock to give her the “big push” she needed out of extreme poverty.

Monica made sure she attended all the training sessions. She also received four goats, five hens and a monthly consumption stipend for four months (UGX 140,000). Meanwhile, one of her children started attending the humanitarian play lab near their home.

While Monica worked during the day time, her child learned and healed through play. According to Monica, her child has not only improved their numeracy and literacy skills but now has a better grasp on self-regulation and emotional understanding as well.

“I was so focused on bringing food to the table that I did not have any more time for my children. But over time, I started attending meetings with parents of other children who attended the play labs and I found that something as simple as playing with my children can help in their cognitive development,” said Monica.

Things are slowly starting to look up for Monica if her growing livestock is to be taken as proof. She now has eight goats, 27 hens and has also purchased a duck, which has since hatched 16 ducklings. She also took out a micro-loan of UGX 30,000 from her Village Savings and Loan Association (VSLA) and has now set up a small business. Monica now wants to continue saving enough money to support her children’s education. She wants to eventually purchase a plot of land in Uganda to expand her farming activities and build a larger home for her family.





Health

bringing critical care to the last mile

Our model of community-based healthcare has brought lifesaving health services and information directly to the doorsteps of people living in poverty, across Asia and Africa. Every part of the system keeps quality, accessibility, and affordability at its centre, and takes lived realities, such as remoteness or lack of sanitary facilities, into account.

Our all-women community health workers (CHWs) form a vital network of para-professionals who deliver quality, affordable primary healthcare services in their own communities and facilitate linkages with formal providers. Through regular door-to-door visits, they raise awareness, provide counselling, facilitate access to contraceptives and support antenatal and postnatal care. We believe that smart investments in healthcare have a profound impact on individual wellbeing, particularly for mothers and children, and yield long-term social and economic benefits for society as a whole.

Programme insights

We focus on a systems strengthening approach, supporting governments to reduce neonatal and child mortality and morbidity, improve knowledge about reproductive health and access to family planning services, promote nutrition, combat infectious diseases like tuberculosis and malaria, and prevent non-communicable diseases.

Malaria control project

In Afghanistan, we successfully completed the extension phase of the malaria control project in Helmand, Kapisa, Panjshir and Parwan provinces. The project was implemented through 234 health facilities and saw significant improvement. The project was supported by UNDP, NMLCP, Provincial Malaria Leishmaniasis Control Program, Provincial Public Health Directorate, and other stakeholders.

Essential health care

We registered 37,057 new pregnant mothers and referred them to health facilities for antenatal care and skilled birth attendance in Uganda. The health programme also diagnosed and treated 489,550 under-5 children for malaria, acute respiratory infections (ARI), and diarrhoea.



Reading glasses for improved livelihoods

Through this project we focused on providing access to vision screening and affordable eyeglasses to the people who experience diminished productivity caused by poor vision, clinically known as presbyopia; and to extend referral for people with other eye problems. The project comprises a key sustainability ambition to reduce the philanthropic investment per pair of glasses to \$4.29 to increase the affordability of eye care across 55 districts of Uganda. Under this project we screened 116,647 participants for presbyopia. The project also provided 40,201 reading glasses to those who needed it. Community health workers generated a revenue of \$160,804 from selling the glasses.

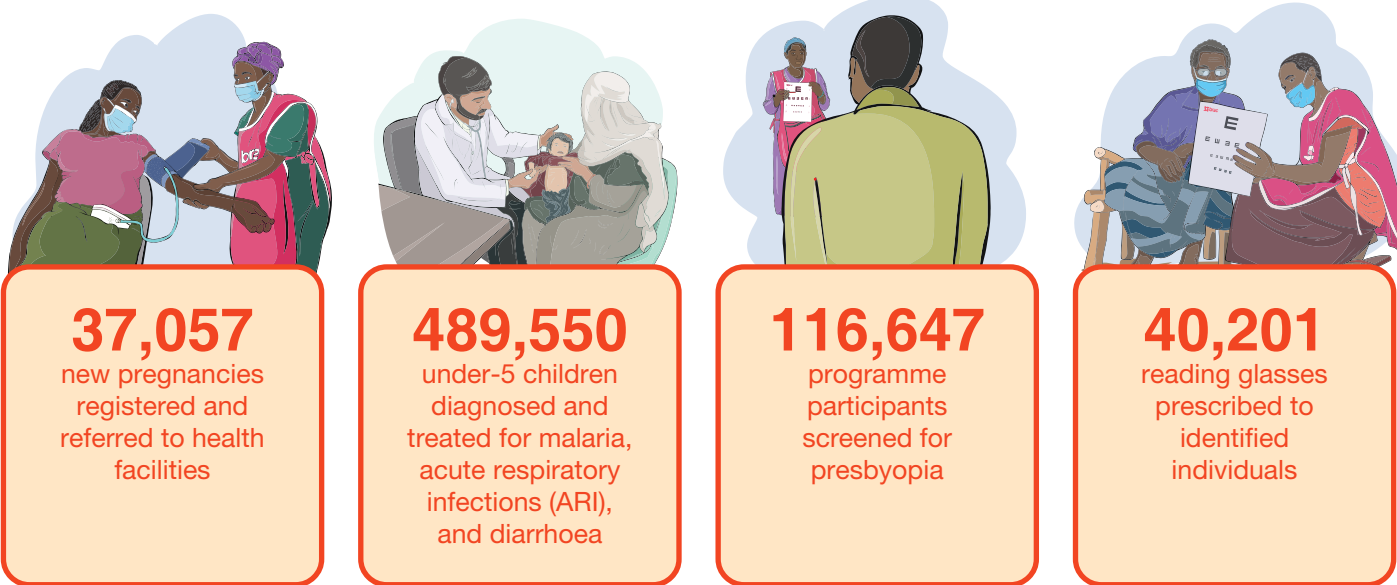
Strengthening community health information systems

We built and customised a digital health app (BRAC Afya) for our 4,000 community health workers across 72 districts in Uganda. The app features patient profiles, task management, decision support at the point of care, data collection, and analytics for data-driven performance management. Following the learnings from BRAC, the Ministry of Health created the electronic community health information system (eCHIS), supporting the digitisation agenda of community health systems. We partnered with the government to provide technical support to scale up the eCHIS among 3,231 village health teams (VHTs) in six districts and aim to continue to scale the intervention to reach an additional 6,000+ village health teams in 15 districts over the next three years. The health programme scaled the eCHIS to reach an additional 1,640 village health teams covering up to 45% per district in Uganda. Under this, we also supported the rollout of the National CHW Registry in Jinja District, updating the profiles of 1,130 community health workers.

Way forward

We aim to ensure quality and equitable healthcare in line with the national health strategies of the countries we work in, and the 2030 Sustainable Development Goals. BRAC prioritises integrated health programming using the platform of its other development initiatives.

The big picture



Stories of change

Leila Akbar, taking healthcare to the last mile in the villages of Uganda

Even as little as eight years ago, community health workers were few and far between in most villages in Uganda. Kulubu village in Uganda's Koboko district was no different. Nearly 300 people live in this village nestled below the Mount Kei White Rhino Sanctuary. Here in this village, countless stories of grit and resilience are born out of people's drive for change. One such story is that of Leila Akbar, who served as the sole community health worker in her village at the time.

"When BRAC came into the community, they chose to work with us women, since we would be able to provide healthcare services, especially to women more promptly," says Leila who started working as a community health worker back in 2016. Leila's days start at dawn, clad in her BRAC waistcoat, carrying a bag of medical tools: a blood pressure monitor, thermometer, and a trusted registry book. Her goal is to visit at least 150 households each month.

"I mainly focus on pregnant women, under-five children and people living with HIV. We also diagnose illnesses like malaria, diarrhoea and pneumonia and we provide treatment at low costs," adds Leila

who is now a trusted member of the community. Most of the people in the community know her well and are familiar with the services she provides such as raising health awareness, carrying out WASH surveys, checking up on pregnant mothers, and urging them to go for formal antenatal and postnatal care. She also checks on the immunisation of under-five children.

Kulubu village, like most hard-to-reach areas in Uganda, is affected by malaria, pneumonia, and diarrhoea. Most deaths are avoidable, as the conditions can be prevented or treated with simple, affordable interventions. And Leila's door-to-door visits have brought about tangible improvements.

The adoption of digital tools like the Electronic Community Health Information System (eCHIS) has also eased the work of community health workers. The app's key functions include visualising community health data, mapping and reporting on pregnant mothers, tracking uptake and attendance of antenatal, post-natal and family planning services, among others.

A lot has changed since Leila first became a community health worker. Her village now benefits from a growing number of health workers. With government initiatives expanding village health teams to reach the very last mile, Leila's journey stands as a testament to the power of grassroots healthcare.





Humanitarian response

standing with communities to prepare and respond to crises

We have a track record of disaster risk reduction and emergency preparedness, response, recovery and rehabilitation in humanitarian crisis situations across Asia and Africa. We work with communities to help reduce risk from disasters before they strike, respond when they occur, and support people to build back better afterwards. Our approach prioritises building skills and creating livelihood opportunities for people and communities so they can prepare for and manage disasters better. We focus heavily on sustainable reintegration efforts, working with returnees and people who have been internally displaced as a result of a disaster or conflict.

Programme insights

We have three key priorities - integrating disaster risk reduction, strengthening preparedness and engaging in effective response and recovery in the areas we work in.

Local emergency preparedness and response

The project aims to strengthen the capacity of local governments and multiple stakeholders who effectively contribute to preparedness and response in local communities in Uganda and the Philippines.

Emergency WASH and protection Support

The project contributed to the prevention of diseases, improved health and well-being, improved dignity providing greater psychological support, and safety for the South Sudan returnees.

WASH intervention in response to Davao earthquake

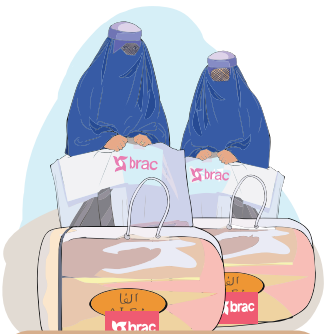
In the aftermath of the Davao earthquake in November 2023, BRAC in Philippines distributed pure drinking water, and water purification tablets and conducted hygiene promotion activities in the affected areas.

Health emergency response

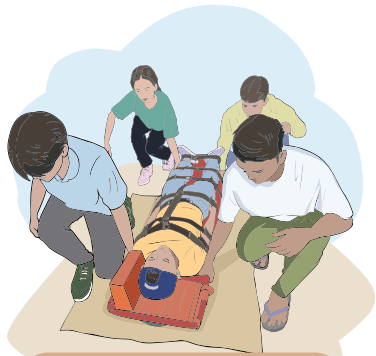
Through this project, BRAC Afghanistan supported women in strengthening their knowledge of overall health, and reproductive health. The country team also provided blankets and tarpaulins to cope with the severe winter.



The big picture



35,987
individuals received humanitarian support



1,014
individuals supported through the LEPR (local emergency preparedness and response) project in the Philippines and Uganda



1,302
individuals were supported through the Philippines Earthquake response



2,943
individuals were supported through refugee returnees' responses in South Sudan



30,728
women supported through severe winter response in Afghanistan

Way forward

Going forward in 2024, our strategic priorities are to continue to strengthen the emergency response capacity of the BRAC leadership team, strengthen the humanitarian response capacity of countries of Strategic Priorities (Afghanistan, The Philippines, South Sudan, Uganda), and provide strategic guidance to BI countries to integrate DRR into Development.

Stories of change

Surviving the harsh Afghan winter, but no longer having to choose between food or warmth

Bobo Jan and her children sit huddled next to each other. The burning scraps of plastic and paper collected from the streets, and their body heat provide some but not enough warmth in their small room, heavily exposed to the elements. Wrapped in thread-bare woollen clothes, the children are especially miserable in the harsh winter months. Playtime as well feels impossible in the too long and too cold winter months of their hometown Phul Kumri, in the northern Afghan province of Baghlan.

Afghan winters are unrelenting and extreme weather conditions owing to climate change have only worsened matters. Even in these cold winter months, Bobo Jan cannot choose to stay home as her husband suffers from a health condition, which does not allow him to work.

She works in other people's homes, but the income she earns is barely enough to provide food for her family of nine, let alone cover other necessities. And this year's winter has been particularly harsh. The cold has seeped into her home, and without proper heating facilities, surviving the cold has become an added ordeal. "We have nothing to heat our home; we collect plastic and paper from outside and burn it. The smoke and smell from burning plastic have made us all sick," Bobo Jan says.

Last winter saw many people in Afghanistan's northern provinces having to choose between two very basic needs - food or warmth. More than 20 people died due to the cold wave, according to media reports. Bobo Jan and her family were at risk too. This was a humanitarian crisis and something needed to be done. BRAC in Afghanistan, in partnership with UNFPA conducted assessments to identify families in urgent need of assistance and Bobo Jan and her family were thankfully identified.

She received a winter kit, which had tarpaulins, blankets and other items that could make a significant difference in surviving the winter.





Youth Empowerment setting the stage for a new generation of empathetic leaders

Our adolescent and youth empowerment programme (YEP) implements its signature and evidence based empowerment and livelihoods for adolescents (ELA) model, and adaptations of that model, to build strong foundations for adolescent girls and young women (AGYW) through developing life skills, providing a pathway to decent employment and sustainable income, with a focus on continuing education for those in younger age groups and in school. Our YEP programme was present in South Sudan, Uganda, Tanzania, Sierra Leone, Liberia, Rwanda and the Philippines in 2023.

Programme insights

The programme places a special focus on supporting AGYW in exercising their agency through training and mentorship on life skills, soft skills, financial literacy and entrepreneurship/employment for a holistic approach to empowerment.

Adolescent and youth empowerment strategy

In 2023, we launched our first Adolescent and Youth Empowerment Strategy. The strategy builds on decades of supporting adolescents and youth to break the cycle of poverty. In order to achieve this goal, we will utilise what we have learned to directly implement the ELA model at scale and work with partners and governments to reach a large number of adolescents and youth across Africa and Asia.

The BRAC girls talk

The pilot was completed in Uganda in early 2023. This project took 12 sessions of ELA and gamified them for interactive voice response (IVR). The pilot results showed high interest in the games and particular interest in sessions on HIV, financial literacy, and career planning. The service that is now accessible by any Ugandan.

The CoRise project

In South Sudan, the CoRISE project wrapped up in October 2023. It successfully engaged internally displaced people (IDPs) and host communities in an iteration of ELA that included both adolescent girls and young women and adolescent boys and young men in social and economic empowerment. It included upskilling youth from both genders through community based trainers and group businesses that are mixed gender.



Way forward

In 2024, we are focused on models for scale. This will be done through direct delivery and partnerships and capacity development. Under direct delivery, we will leverage our organisational expertise to drive the adaptation and expansion of proven approaches including the ELA model and other models, to be developed, across multiple contexts and countries. Meanwhile, through partnerships and capacity development, we will prioritise enhancing internal capacity and expertise for implementation at scale with impact in the operating countries. At the same time, we will partner with a wide range of stakeholders including governments, NGOs, CSOs, CBOs, schools, and employment centres, to drive implementation, uptake by others, advocacy, funding support and evidence generation; this pathway will focus on partnerships that result in impact at scale.

The Big Picture



The innovation corner

The two generation approach

In Sierra Leone, a two generation approach with a focus on young mothers and their children will integrate the ELA model and the Early Childhood Development programme to support young mothers in access to higher quality child care through existing government daycare centres and support for young mothers to improve income generation.

ELA in Schools

The ELA in Schools (ELAS) pilot will launch in January 2024. Uganda’s Ministry of Education and Sports is currently working with BRAC Uganda and the YEP team to finalise the ELA curriculum adapted for in-school use. The prototype completed in 2022 showed positive results in engagement of youth and teacher mentors and strong support from the government. Additional funding is being pursued to test this model in other countries and some AIM countries have expressed interest in this as part of their future cohorts.



On the global stage

Women Deliver

Rudo Kayombo, Regional Director, BRAC International participated in a panel discussion, Mind the Gap: Bringing together the Economic Empowerment and SRH sectors to deliver for adolescent girls with A360. The discussion surfaced top tips on how to integrate sexual and reproductive health and economic empowerment programming, drawing upon country-level examples. And how technology will be harnessed to ensure participation and engagement of audience participants, enabling the opportunity to share experiences. The session aimed to bring together these two seemingly disparate fields, sharing leading perspectives on accelerating integration from the perspective of youth, government, the NGO sector and research.

Stories of change

No longer an outsider looking in: How Akon took charge of her life

For most of her life, Akon Mawut has lived on other people's choices. Her mother was the third among nine wives and the family had to abide by a lot of cultural norms and clan beliefs. Akon's was a family of seven daughters and their father didn't pay much attention to their opinions or suggestions. Her childhood circumstances did not allow her the chance to chase after her own dreams or figure out what her passions were.

“Only our dad got to decide. I remember there was a school in our village in South Sudan, but our father only gave that opportunity to my step-brothers. He viewed educating women as a waste of resources,” says Akon while speaking about her childhood.

When Akon was 12, an aunt admitted her to a school but she eventually dropped out in grade 5. This time, because her father decided to wed her to a man she did not know nor cared for. “I was only 16. And marriage was not something I could find any comfort in. I grew up seeing my father physically abuse my mother for giving birth to only girls, eventually leaving her. His abandonment of us ended up scattering the entire family. Some of my sisters were forced to get married, some sent to cattle camps, some were hired by extended relatives as babysitters or household assistants,” says Akon.

Akon is now 30 and a mother to eight children. Akon and her husband had a lot of differences which led to constant fights in the house. He wanted her to be at home, taking care of children and relatives. But Akon wanted more from life. She worked hard on her little garden in the backyard and raised cattle but her husband had the final say on finances.

“Marriage became a prison for me and I left his house eventually. With nowhere to go, I had to move in with my father again,” she says.

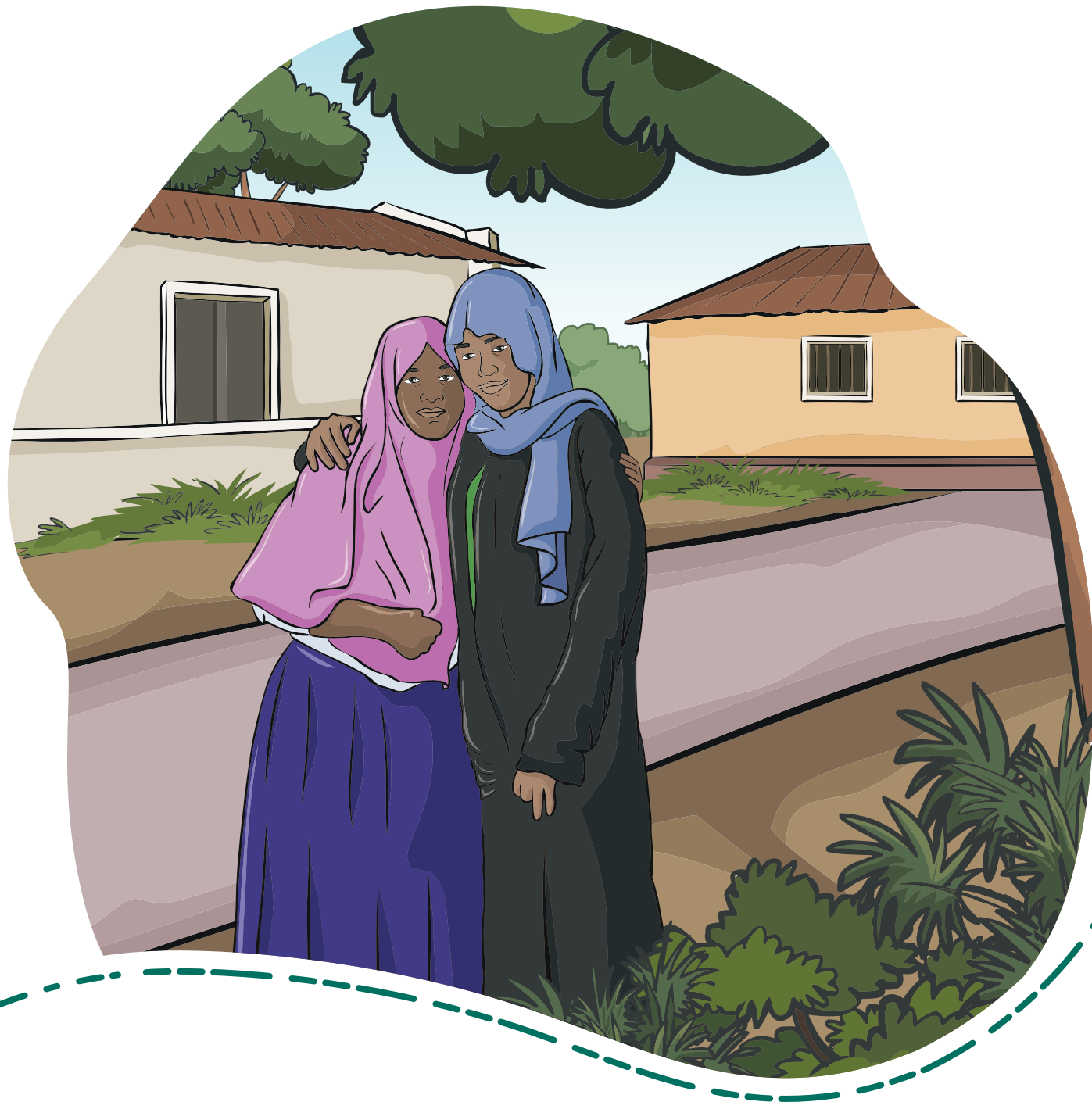
But this time, Akon was older and would not rely on her father. She managed to open a tea stall in her neighbourhood to earn some money. It was while working here that she heard about an accelerated learning programme in the neighbourhood and decided to go and see if she could continue her education. As luck would have it, she had to drop out again as she couldn't manage finances for both school and her family.

“But I am not one to give up. I learned about the CoRISE women's group, which I joined. I was pleasantly surprised to see all sessions stating exactly what I went through with possible solutions that I didn't know about or think of. I learned about my rights as a woman, I learnt how to manage my emotions and to stand by what I believe,” says Akon.

Interestingly enough, Akon found out that her husband had also joined the CoRISE men's group. “Believe it or not, since he started attending the sessions, I am noticing a significant change in him. We met a few times and he told me he recognises his mistakes and wants to come back to me. He apologised for all that he did. This was a big deal for me because never before had my husband even acknowledged the emotional trauma he put me through,” says Akon.

Today Akon's family lives together and more often than not make their decisions together as well. Not all their problems have disappeared but Akon's husband is committed to working hard and wants to help her return to school.





Accelerating Impact for Young Women

The Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC - or the AIM programme, is an initiative designed to equip 1.2 million adolescent girls and young women, with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses. The five-year, \$267 million programme applies BRAC's globally recognised, evidence-based approaches which enable individuals to improve their own lives and livelihoods.

Programme insights

AIM applies a “best-of-BRAC” approach, achieving social and economic development for AGYW by drawing from several programmatic models already shown, through rigorous research, to achieve positive impact in a way that is both scalable and cost-effective. It leverages evidence, expertise and resources of BRAC’s work in poverty alleviation, youth empowerment, skills development and agriculture, and network of microfinance institutions in Africa and Asia.

The goals of AIM are to

- foster the agency and voice of AGYW to act on their aspirations
- enable AGYW to engage in sustainable livelihoods
- create an enabling environment for AGYW, including support for their engagement in advocacy

2023 was AIM’s first year of implementation in the first set of implementing countries- Sierra Leone, Liberia, Uganda, Tanzania, and Rwanda, which began later in the year. The programme will expand to Ghana and Kenya in the coming years.

More than 71,000 young participants enrolled into over 660 AIM clubs and completed a social empowerment curriculum. This included more than 53,000 AGYW, and 17,000 adolescent boys and young men.

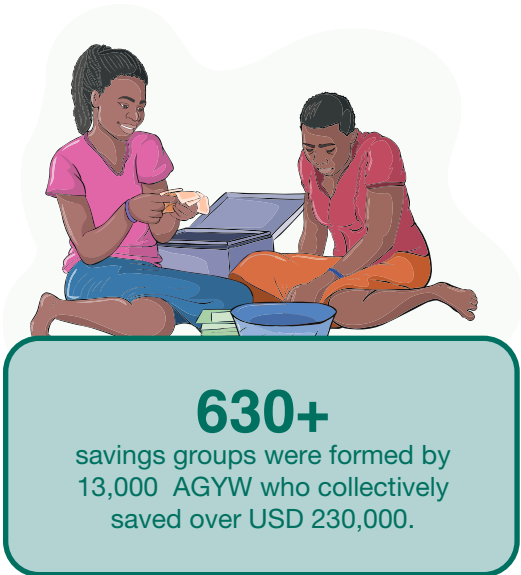


Way forward

In 2024, participants of the first cohort will continue getting support through follow-ups on their livelihoods. More than 2,000 new AIM clubs will start to deliver the life skills curriculum in new communities in Liberia, Sierra Leone, Tanzania and Uganda, and in Rwanda for the first time. We aim to reach more than 259,000 participants across the five countries, including Rwanda.

With learnings from each implementing year, we are scaling the programme across new regions to reach a total of 1.2 adolescent girls and young women and men in five years across seven countries.

The big picture



Stories of change

Positive reinforcement, socio-economic support and basic upskilling can change lives

An environmentally conscious, tech-savvy Ntale Sarah is case in point

Ntale Sarah is a budding young entrepreneur in Iganga in the Eastern Region of Uganda. In 2023, she joined her AIM club which opened in her community. She completed a social empowerment curriculum under the guidance of a mentor, and then decided to get trained in small business management. She took livelihood support from the programme to start her business, and being part of her club’s savings groups, or Village Savings and Loan Associations (VSLAs), gave her access to affordable credit to keep growing it. Below is her story in her own words, detailing her journey, as a young mother, entrepreneur and above all a woman who has big dreams!

“This is the first business that I have ever owned. I sell clothes, table runners, house decor items and other products that my mom and I make ourselves.

My father died when I was two. I was the youngest of four children to a single mother. Growing up, I watched her practising at her sewing machine. She made small amounts of money - not enough for me to stay in school. I studied up to Senior 4. My sister, who is now a nurse, and my brother were both taken care of by our maternal uncle, who helped pay for their education.

I got married when I was quite young - because I did not have an income, nor could I find any jobs. My mother was also not able to support me. I had my two children with my former husband, but our marriage was anything but peaceful.



I joined the AIM club while I was still living with him. The friends I made and my mentor gave me strength and courage during the separation. They even raised 70,000 UG shillings (USD 19) to help me through the process of moving me and my children back to my mother's. Together at the club, we learned about emotional regulation, stress management, and found a support system.

At 30 years old, I'm now a single mother of two young children. We live with my mother, and her mother, who both run the household. My shop is a short walk down the dirt road beside our house.

I am an entrepreneur and an environmentalist, and I reuse different materials to create my products. I upcycled scraps of fabric to make a garbage bin that would have otherwise been discarded. I also crafted tiny birds to hang in your home and coasters for your table using discarded bottle caps and loose bits of wire. Within the first three months of opening my shop, my products started gaining a lot of attention in my local area, and now I make a profit of 300,000 Ugandan shillings (USD 81) each month.

I started my business with 750,000 UG shillings (USD 200) which I received after being trained on small business management. This was soon after completing sessions at my AIM club and I became eligible for livelihood support. At the clubs, we learned the basics of business, the use of the internet for advertising, and the importance of savings - all of which I decided to put to use.

Unlike many of my friends, I had access to a smartphone. I used this to benefit me once I started my business. I took a lot of interest in the lessons on google searches, social media platforms like Instagram, Tiktok, Facebook and others.

As part of my club's savings group, which has an official bank account with BRAC Uganda Bank Limited (BUBL), I managed to save 170,000 UG shillings (USD 46). I invested this amount in my business again. Nowadays, I can save up to 10,000 UG shillings (USD 3) every week.

I also pay 15,700 UG shillings (USD 4) each week to the bank to pay off my loan. I plan to keep saving money from my business and hope to return to school. I want a professional degree and become a nurse - something that I have dreamt of for a long time.

When my sons first enrolled in school, I did not have the means to make them well-tailored uniforms. Once my store was running and I started making profits, I immediately bought fabric and tailored two very smart uniforms for them. My work did not go unnoticed. When I went to drop them off at school dressed in their new uniforms, the school authorities reached out to me. I secured a contract with the school to make the uniforms for all their students. The same happened with my younger one's school as well.

I feel excited now - to grow my business, to save more money, to keep educating my children and someday, go back to school myself."





Ultra-poor Graduation

a proven pathway out of extreme poverty

In 2023, BRAC International’s Ultra-Poor Graduation Programme led the implementation of the Graduation approach in humanitarian settings in Afghanistan and Uganda. The programme also expanded its reach to include people living with disabilities through the Disability Inclusive Graduation initiative in Tanzania, demonstrating both its efficacy and adaptability across diverse contexts, while ensuring support for those living in marginalised conditions.

Programme insights

Dealing with displacement

In Afghanistan, amidst complex humanitarian challenges, the programme customised its programme intervention and tailored it for the internally displaced people, refugee returnees and host communities who were living in the fragile context of Afghanistan to lift them from extreme poverty through socio-economic development.

The two-generational approach

In Uganda, the programme integrated a two-generational approach, combining the BRAC Early Childhood Development programme with the Ultra Poor Graduation Programme, addressing poverty at its root by empowering both parents and children simultaneously.

Disability inclusive graduation

In Tanzania, the programme emphasised on inclusion, through the disability inclusive graduation approach. This initiative ensured that individuals with disabilities were not left behind in the pursuit of economic independence and social inclusion.



The big picture



1,050

participants received enterprise training, assets as grant alongside necessary inputs



155

village leaders received training on disability inclusion



71

participants with different types of disabilities are undergoing Intensive Rehabilitation Assessment (IRA) and Psychosocial Assessment (PSA)

The innovation corner

Disability inclusive graduation

Research shows that the right intervention and proper adaptation enables a person with disability to participate in the development process as much as any other participant. Despite challenges such as societal attitudes and accessibility barriers, meaningful participation of persons with disabilities in the livelihood programme is possible through reasonable customisations to the programme. Through tailored interventions like rehabilitation, psychosocial support and task adaptation, the programme aims to empower persons with disabilities to fully participate in and benefit from the programme. This innovation not only promotes better health and psychosocial wellbeing of the participants but also fosters socio-economic resilience.

Stories of change

When there was no hope, Lal Khanam took matters into her own hands changing her trajectory for the better

If you are looking for hope in times of despair, then Lal Khanam and her perseverance will do just that for you. It is no secret that life in Afghanistan has had and has its fair share of ups and downs, and Lal Khanam’s story is yet another tale of going through the trenches and finding her way out.

Lal is from Tapa-i-Khan in district Surobi of Afghanistan. A mother to five children, she was left to fend for them alone after losing her husband at a young age. With the sole breadwinner gone, Lal could not figure out a way to care for her children. She reached out to neighbours and members in her community, desperate for a solution. Through members of her community, she found out about the BRAC Ultra-poor Graduation programme, a holistic, time-bound, and sequenced set of interventions aimed to enable ultra-poor households to find a pathway out of extreme poverty. She received one cow and five chickens through the programme and thus began her story of change.

Her poultry flock has grown to 21 chickens and every day, they lay a dozen eggs, a precious resource that not only helps Lal feed her family but also serves as a source of income when sold in the local market. Meanwhile, the cow now has a new calf by her side, and also produces seven kilos of milk daily, both a source of sustenance and economic empowerment for Lal.

Lal sells the eggs and milk in the local market earning an average of \$8 per day. It’s not just the money though; Lal has a newfound sense of agency and pride, knowing that she has taken the first step in the right direction and knows she is capable of overcoming adversity.





Agriculture, Food Security and Livelihood

elevating farmers into improved food security and sustainable livelihoods

Agriculture, Food Security and Livelihood (AFSL) programme aims to improve the food security, nutritional outcomes, and incomes of people in rural communities by promoting and developing highly productive, environmentally sustainable farming mechanisms. Our work demonstrates that smallholder farming can be pathways to positive transformations in communities. The programme is active in 7 countries across Africa and Asia - Liberia, Sierra Leone, Tanzania, Uganda, South Sudan, Afghanistan, and Myanmar.

Programme insights

BRAC International uses a holistic approach that looks at the entire agricultural value chain, working with small-scale farmers organised in groups and cooperatives. We have developed a range of innovative, cost-effective, and evidence-based interventions.

Promoting effective techniques and technology

We bring farmers together to learn the best technical practices. Our climate smart interventions focus on empowering small-scale farmers building their technical capacity to adapt to the effects of climate change, along with conducting research and building capacity across existing programmes to mitigate the future impacts by training community-based agriculture and livestock training promoters. Training is provided also to model farmers – volunteers who work with BRAC to organise groups of farmers, share knowledge, and form producer collectives. Priority is given to female model farmers, and BRAC places a special emphasis on diversifying sources of nutrition through backyard poultry rearing and comprehensive homestead gardening. BRAC's community agriculture, livestock and poultry promoters are 65% women.



Creating access to quality inputs and finance

BRAC builds out value chains - training and supporting local agricultural businesses, linking them to farmers to create solid connections for inputs, outputs, and services. We achieve this using the tested and proven community agricultural extension model of service providers who advise and provide farmers with vital input support, including seed, poultry vaccinations, and other extension services. Using its capacity as a finance provider, BRAC supports these entrepreneurs through small business loans and makes Agri finance available to smallholder farmers to strengthen their production, utilising the loans to expand their farming activities all year-round. Furthermore, BRAC directly operates social enterprises (poultry hatcheries, seed farms, feed mills) to spearhead the production of quality inputs.

Facilitating pro-poor market systems

BRAC forms partnerships with other actors, including private sector companies large and small, government, other NGOs, and existing farmers' associations to create an enabling environment for inclusive market development. To ensure pro-poor change, BRAC promotes post-harvest storage techniques and technology to ensure farmers get their goods to market, and supports producer cooperatives to use their collective bargaining power to receive the best price for harvests.

The big picture



900,000
farmers reached



4M
people indirectly
impacted through
the AFSL
programme



9,000
community agriculture
promoters (CAPs)
and community
livestock/poultry
promoters
(CLPs/CPPs) as
extension service
providers

The innovation corner

Develop holistic programme approaches by aligning interventions with other BRAC initiatives

We will take a cross-sector approach that serves the multi-dimensional, locally specific needs of young women living in poverty and their communities, through proven, scalable interventions.



Facilitate private sector-led approaches to leverage investments

We will support small and medium size businesses that serve agriculture sector and build relationships with them as partners, to leverage technology platforms, expand service delivery offerings, and generate revenue by identifying areas of alignment with the private sector actors that allow smallholder farmers to grow their businesses.

Utilise humanitarian-development-market nexus approach

- Prioritise collaboration and learning: We will build necessary capabilities to develop and manage partnerships with stakeholders to amplify our impact.
- Incorporate climate risk management as a resilience strategy: We will embed and support humanitarian response and recovery to respond and build resilience of our participants especially to climate change.

Way forward

For the next few years, we will prioritise increasing the adaptive capacity of smallholder farmers, strengthening the resilience of rural women and young farmers, increasing the availability of nutritious food to women and young farmers in hard-to-reach areas and creating an enabling environment for women, children, and youth in communities that we serve. We also plan on widening programmatic space by working on solar powered energy for both farmers and for irrigation pumps and aim to target small-scale farmers living in the fringes of protected areas – forests, wildlife and help derive their livelihoods from these areas.



Stories of change

The potential of locally-led agricultural cooperatives

32-year-old Patience Kortima is no stranger to hard work. In fact, her first job was as a farmer, under the guidance of her mother, managing their small plot of land in a small village in Liberia.

Nowadays, it's fairly common to see Patience working in the agricultural fields that she and Mathew Lemin, one of BRAC Agriculture, Food Security and Livelihood programme's lead farmers, manage as a cooperative. Patience is a mother of three children, and on most days, she can be seen carrying her three-year-old baby, Bendu, while working in the fields.

Mathew and Patience oversee the work of 20 farmers—40 in total.

“I learnt all the basics of farming from my mother,” says Patience, who used to mainly grow cucumbers on their plot.

Patience and other participants of the agriculture programme received training on different types of fertilisers, protecting crops from pests, about different types of soil, and what kind of crop is suitable for each soil type. Participants also learn about the importance of diversifying their crops. As part of the cooperative, they now grow okra, cucumbers, cabbage, peppers, and legumes.

Each farmer in Patience's group has their own plot of land, but they all work together during planting or harvesting. The person who owns the farm receives the earnings.

“The money not only helps me feed my children but I can also send them to school. This method of working together is proving quite helpful for us,” says Patience.

There are reports that members of the cooperative are now encouraging others in the community to take up this method.

A spring of murky water is the only source of water for their crops. Patience and everyone else who works in this cooperative use jerry cans provided by BRAC to collect the water. Once they are done watering crops, Patience usually goes off to pick ripe cucumbers from the field for little Bendu, who according to Patience “loves munching on them.”

The group takes their lunch break in the small shaded area they've assembled to protect themselves from the harsh midday sun.

After a long day in the fields, Patience walks home, about five kilometres away, stopping to fill a five-gallon jug of water she carries on her head. Once home, she sweeps, cooks, and cares for the children. The mud house is hot, and the roof leaks when it rains. Four generations of women and their families live in this house, making up a total of thirteen people. Patience is the only one in the household with an income, earning about USD 130 per month.

Life has not been easy for her and still isn't. Patience stopped going to school when she was in the ninth grade but she says those were the best days of her life. She says she would return to school if she could, but now hopes her son will become a doctor. As for her daughters? She wants them to be the president!





Microfinance unlocking the entrepreneurial spirit of women

Following decades of experience and insight in delivering financial services to populations living in poverty in Bangladesh, BRAC first expanded its microfinance operations internationally in 2002 and now operates in seven countries in Asia and Africa - Myanmar, Tanzania, Uganda, Rwanda, Sierra Leone, Liberia and Ghana. Together, these seven microfinance institutions serve nearly 830,000 clients, 96% of whom are women.

Programme insights

As part of the mission to provide a range of financial services responsibly to people at the bottom of the pyramid, BRAC International focuses on women living in poverty in rural and hard-to-reach areas, to create self-employment opportunities, build financial resilience, and harness women's entrepreneurial spirit by empowering them economically. We offer inclusive, accessible, and convenient loan and savings products, tailored to the needs of the local community.

BRAC Ghana Savings and Loans Ltd

BRAC Ghana Savings and Loans Ltd (BGSL) obtained its full operating licence from the Bank of Ghana in August 2023. Since starting operations in November, it has been serving close to 1,000 clients, 99% of whom are women, through its sole branch in Kasoa.

Completed first cohort of financial and digital literacy training pilots

We completed the first financial and digital literacy training cohort, reaching nearly 70,000 clients. All of our clients who completed the training were women in five countries: Uganda, Rwanda, Tanzania, Liberia and Sierra Leone. Funded by the Mastercard Foundation Accelerating Impact for Young Women in partnership with BRAC (AIM), the curriculum includes bite-sized content comprising 22 sessions.

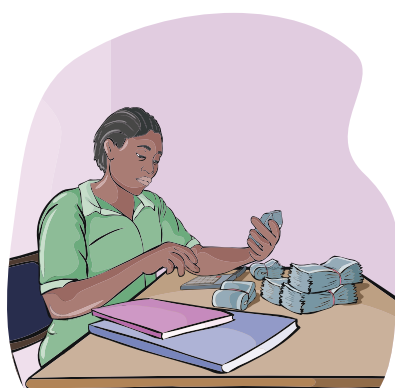
We place clients' well-being at the center of everything we do to achieve our mission and in all our endeavours we adhere to the industry's Universal Standards for Social and Environmental Performance Management and the Client Protection Standards.



The big picture



829,791
borrowers



750,454
savers



\$417
million disbursed
in loans



96%
of clients are
women

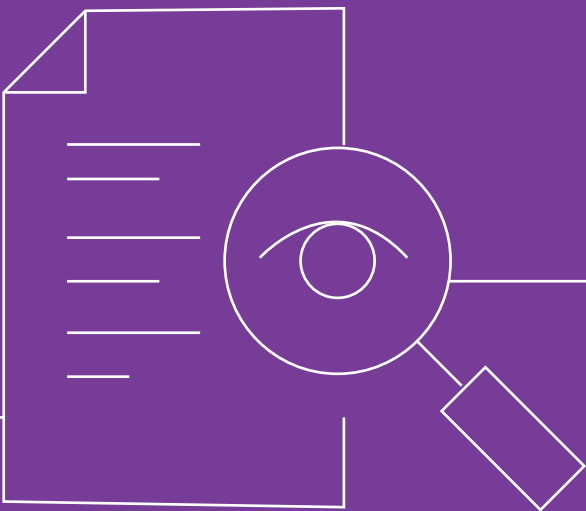


58%
outreach to
people living in
rural areas



70%
outreach to people
living in poverty
(below \$5.5 a day)

Results from 2023 Lean data impact survey



94% of clients said
their quality of life
had improved.

95% of clients
earned more.

94% of clients
managed their
finances better.

90% of clients
saved more.

94% of clients
managed finances
better.

80% of clients
spend more on
children's education.

We have been measuring our desired client-level outcomes since 2019 using the Lean DataSM methodology on five social outcome focus areas of BRAC International Microfinance: quality of life, financial resilience, women's economic empowerment, self-employment and livelihood opportunities, and household welfare.



Stories of change

When gas prices soared, so did her imagination: Meet Umutoni Sandrine, inventor of the innovative stove

When the price of gas nearly doubled in her village in Rwanda, Umutoni faced a seemingly impossible challenge. How was she to feed her household of 13 family members?

She realised she not only had 13 mouths to feed, but 13 minds to bring together to create a solution.

Her husband, Vincent, is a mechanic. Her children are all studying science subjects. Umutoni herself is a university graduate who studied Physics.

She sat her family down and explained the problem.

"We need to think differently."

They aimed to create a solution that was more cost-effective than buying gas and could utilise the charcoal that is usually thrown away.

Within an hour, she and her family invented a new kind of stove—one that used cheaper charcoal and an electric component that lit the fire within seconds.

Their invention became popular. Umutoni and her husband now build and sell stoves from their workshop to others in their community. They have 10 employees and build other machinery, from charcoal burners to stone-cutting machines.

"I have always been inspired by my own background. I come from a poor family. I had to develop ideas out of necessity. I have to lift my family higher. I didn't want to depend on my husband to solve my family's problems. I wanted to be independent for myself," said Umutoni.

Umutoni Sandrien is the president of her microfinance group and she was the first client to get a loan worth 1 million Rwandan Francs (USD 762). She teaches her group members how to invest their money, how much to save, and gives them business ideas.

"I show them the places where they can come and sell their goods. I tell them we must support each other. I encourage them to love each other and also lead each other to success.

I chose to study science and physics because I know there is a huge gap in Africa. There are not enough women in the field and importing technology is not enough. I decided to take up the challenge to invent and sell at an affordable price. After I finished school, it was not easy to get investors to believe in me and all the ideas I had. When I learnt about BRAC, I realised it would be faster to get loans and there were no collaterals required. I was able to try out my ideas, and I saw what was possible".

Globally, there's a \$1.7 trillion gap between the credit women need and what they're able to get.

According to the UN, micro, small, and medium enterprises (MSMEs) account for 90% of businesses, more than 70% of employment, and 50% of GDP worldwide, forming the backbone of many economies and driving innovation, employment, and sustainable growth. Yet, access to financial services remains a significant challenge, especially for women who face additional barriers such as gender and social norms, lack of collateral, and financial literacy.

In Africa, one in four women is an entrepreneur - but women receive a fraction of the capital compared to men. African women are more likely to own or work in informal microenterprises, most of which lack access to responsible financial services, holding them back from growing their businesses.

Women's economic empowerment is central to improving their status in society, realising their rights, and achieving gender equality. At BRAC, we invest in the potential of women like Umutoni. She is one of 828,000 clients we serve across Rwanda, Tanzania, Uganda, Liberia, Sierra Leone, Ghana, and Myanmar - 96% of whom are women.

When we invest in women, we invest in a better world.

Ultra-poor Graduation Initiative

The Ultra-Poor Graduation Initiative (UPGI) is a global programme within BRAC International building momentum to end extreme poverty by scaling the evidence-backed, multifaceted Graduation approach. Graduation is a sequenced, adaptive approach that over a two-year period tackles multiple constraints within the local context and provides the “big push” needed to build long-term trajectories out of poverty.

UPGI partners with governments across Africa and Asia and supports their efforts to leverage existing resources and poverty alleviation programmes to deliver high-quality Graduation at scale and reach millions more people. We bring together various actors delivering what rigorous evaluations identify as the Graduation essentials that together achieve lasting impact, driving a more coordinated, comprehensive approach to poverty alleviation. Through government-to-government knowledge exchange and highlighted successes of government-led Graduation programmes, we demonstrate the feasibility to scale through existing efforts and advance individual and collective efforts to enhance programmes.

Programme insights

UPGI has made significant strides in advancing efforts to scale high-quality Graduation programmes in five countries – countries with high concentrations of people living in abject poverty and resources committed to poverty alleviation that can be leveraged. They include India, Indonesia, the Philippines, Rwanda, and South Africa, with plans to expand to Ethiopia and Nigeria.

We are proud to support our government partners as they strengthen existing and design new multifaceted programmes that reach those furthest behind and meet their multidimensional needs, enabling them to build sustainable, resilient livelihoods and pathways out of poverty.

We are confident that through our existing government partnerships, we will reach our goal of enabling 21 million more people to build a pathway out of poverty by 2030.



Highlights from 2023

Supporting the following government-led efforts to expand the reach of Graduation:

- Rwanda's Ministry of Local Government on the implementation of its nationwide Graduation strategy to combat extreme poverty along with fostering coordination and alignment through a Secretariat for 12 ministries and dozens of development partners in a whole-of-government approach to reducing extreme poverty through Graduation.
- The National Development Planning Ministry (BAPPENAS) and several local governments in Indonesia to develop and test a government-led Graduation model and integrate Graduation programming into strategic development plans.
- With support from our partners, FinMark Trust, the Department of Social Development, the South African Social Security Agency (SASSA), and National Development Agency who have begun implementing a programme Generating Better Livelihoods modelled after Graduation in three provinces across South Africa.
- India's National Rural Livelihoods Mission (NRLM), an autonomous body within the Ministry of Rural Development, to build Graduation interventions into a new inclusive livelihood programme for India.
- The Philippine Department of Labor and Employment to support their Integrated Livelihood Program by incorporating the Graduation approach through the convergence of existing government programmes to combat poverty.

On the global stage

In addition to our work with governments, we engage with multilaterals and other stakeholders at the country, regional, and global level to generate wider demand and create the enabling environment for governments to scale Graduation.

Through high level public forums and initiatives, such as the Fifth United Nations Conference on the Least Developed Countries, the World Bank Spring Meetings, Women Deliver 2023, and the UN General Assembly 78/SDG Summit, UPGI helped shape the global dialogue on poverty alleviation by highlighting the successes of government leadership, the feasibility of reaching those furthest behind, and a path forward for delivering long-term impact through a multifaceted approach.



Stories of change

South-South government knowledge exchange advances poverty alleviation efforts

Since the Immersion and Learning Exchange programme was launched in 2023 alongside the Government of Bihar, we have welcomed senior officials from the Government of the Philippines, Ethiopia, Indonesia, and South Africa, to visit and learn about Bihar's inclusive livelihood programme.

Bihar's government-led programme, Satat Jeevikoparjan Yojana (SJY), is one of the world's largest programmes modeled after the Graduation approach, which to date has reached nearly 200,000 households or roughly 1 million people.

As part of their visits, delegates have programme participants, community organisations, staff, and coaches and discuss critical components of the programme that contributed to its success. The visits, for example, demonstrated the critical role coaches play in supporting the participants as they build a sustainable livelihood and pathway out of poverty.

These visits have demonstrated the critical role South-South government learning exchange can play in galvanising the political will and technical know-how needed to advance efforts to combat poverty, investing existing funding into proven approaches that can achieve sustainable impact. The Government of Bihar is planning a visit with the Government of Rwanda to support their efforts to enable millions more people to create sustainable pathways out of poverty.

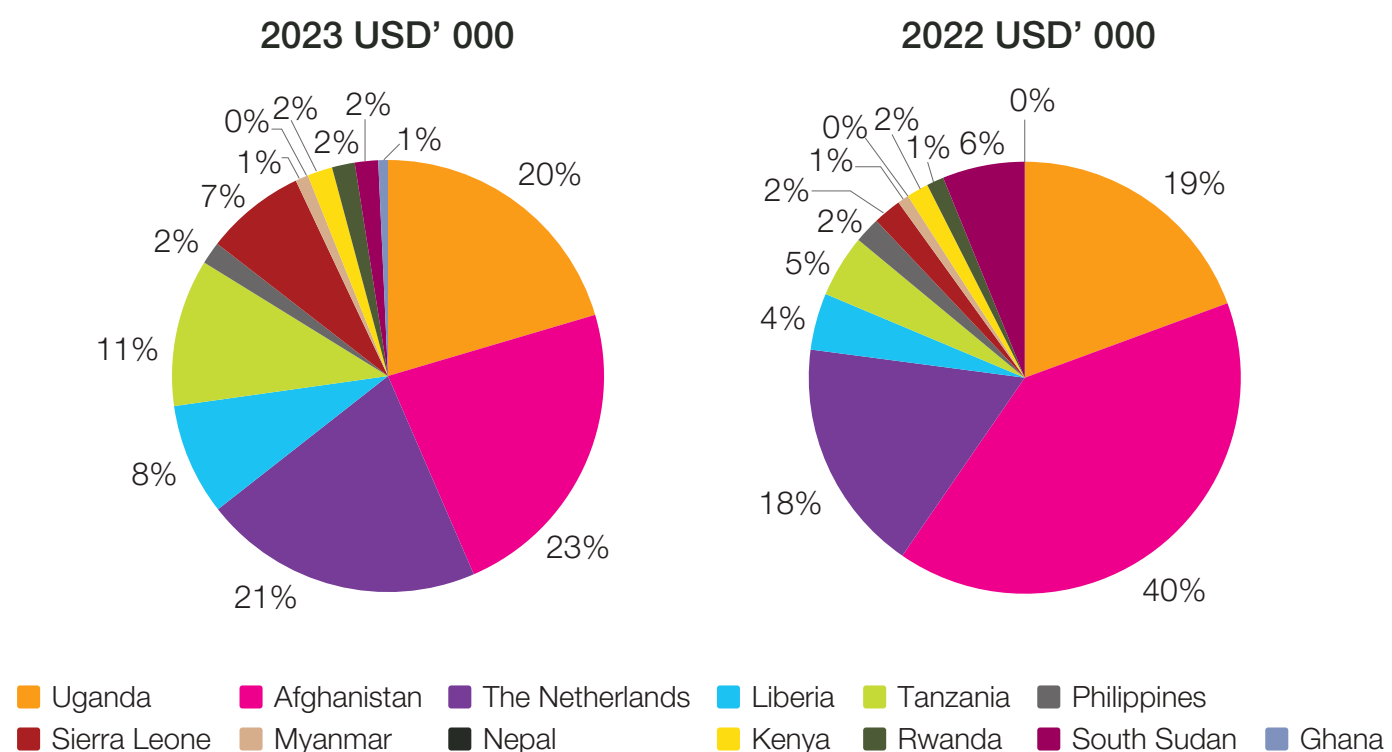
Mohammad Estrella, Director General, Ministry of Social Services and Development, Bangsamoro Autonomous Region of Muslim Mindanao, Government of the Philippines:

"It's a good thing to see how a successful anti-poverty or poverty reduction program in one part of the globe can be used to serve as a model in other parts of the globe as well. Just like in the Philippines, like what they said, the context, the culture may be different, but the level of poverty, the level of marginalisation can be traced to similar factors. I think that's a reason why the experiences of the didis, the experiences of the communities we visited here, to a certain extent resonate because these are also the challenges these are also the lived experiences of the communities we visit, we monitor, and we cater to in the Bangsamoro region in southern Philippines.

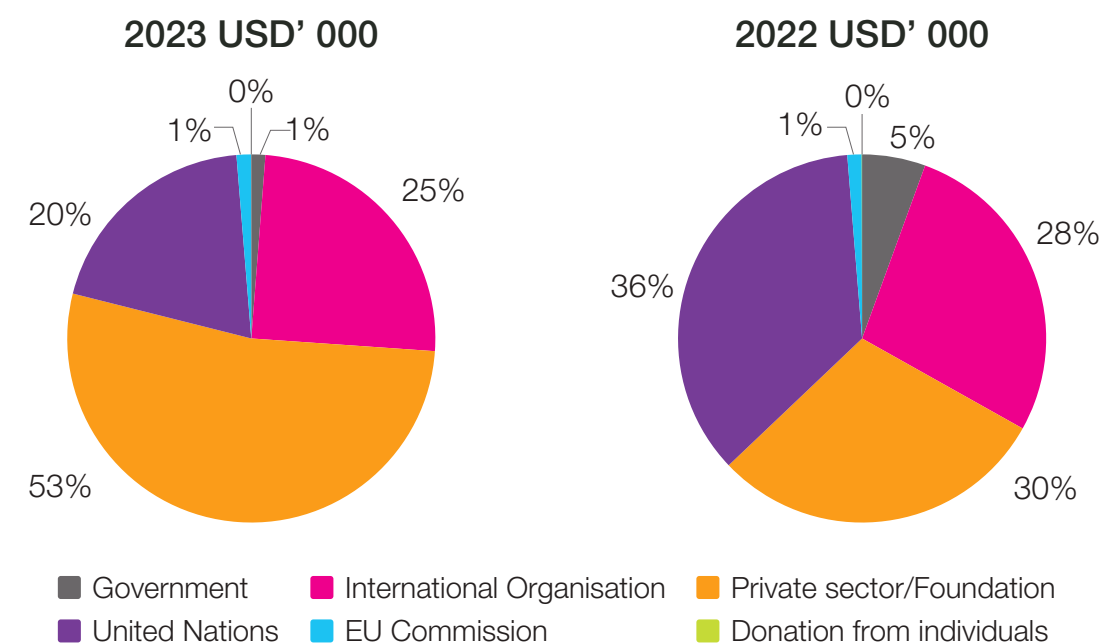
Financial Highlights



GRANT INCOME BY COUNTRY	2023	2022
Uganda	14,315,530	11,305,472
Afghanistan	16,163,377	23,433,373
The Netherlands	14,659,739	10,196,808
Liberia	5,854,978	2,477,058
Tanzania	7,727,337	2,727,434
Philippines	1,180,082	1,128,593
Sierra Leone	5,251,751	1,231,492
Myanmar	675,211	488,598
Nepal	762	1,267
Kenya	1,316,938	961,666
Rwanda	1,195,782	748,525
South Sudan	1,221,210	3,593,947
Ghana	506,925	-
Total Grant income	70,069,624	58,294,232

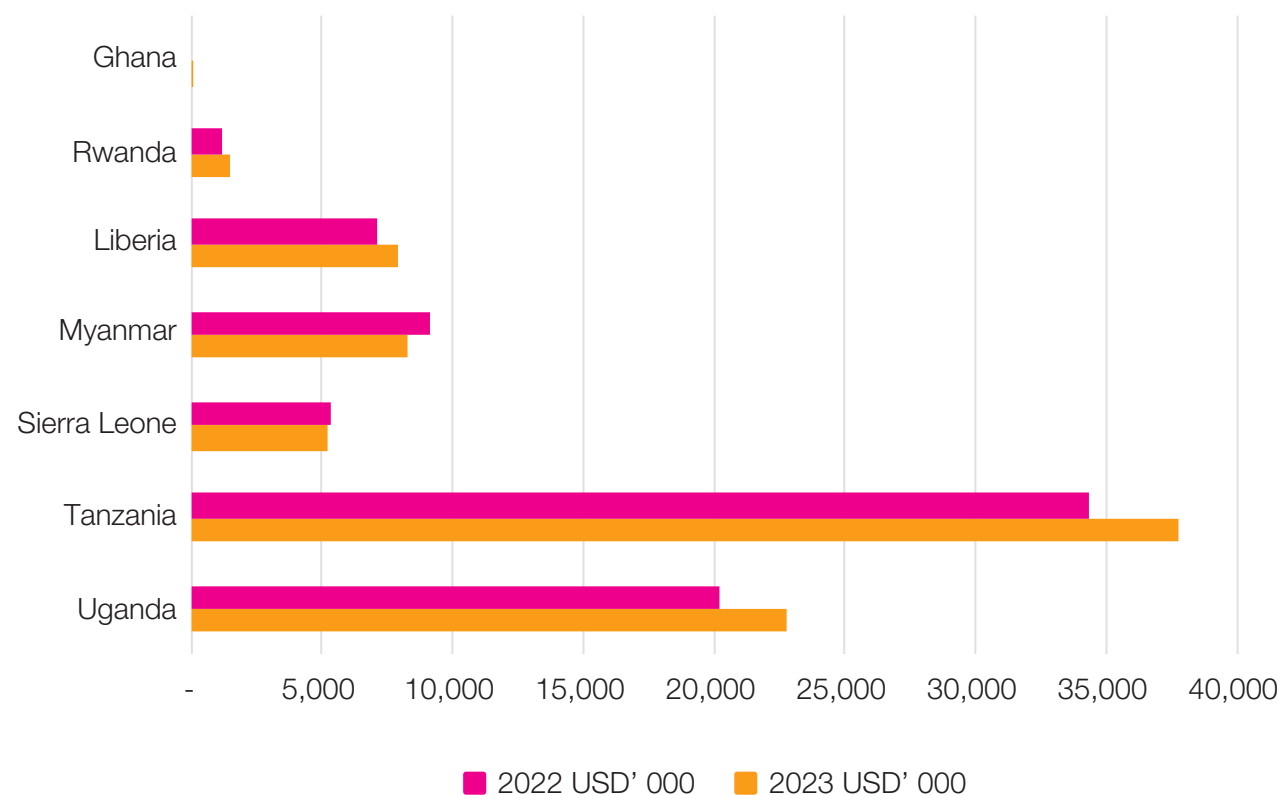


GRANT INCOME BY DONOR TYPE	2023	2022
Government	861,453	3,244,417
International Organisation	17,426,817	16,069,915
Private sector / Foundation	37,014,342	17,354,222
United Nations	13,863,245	20,875,314
EU Commission	887,490	729,513
Donation from individuals	16,277	20,851
Total	70,069,624	58,294,232

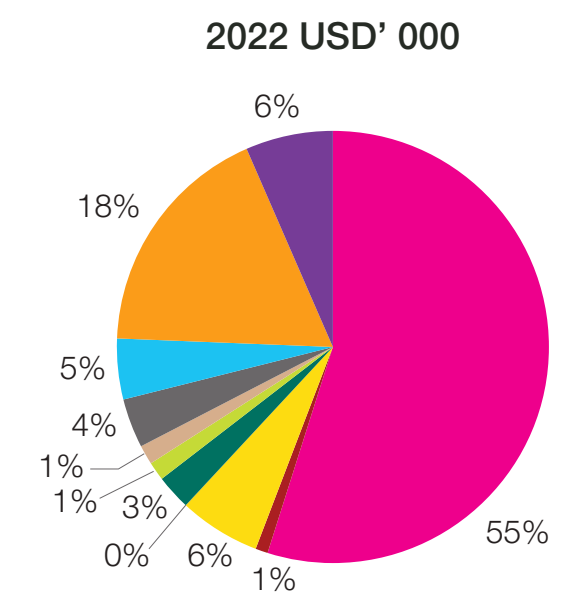
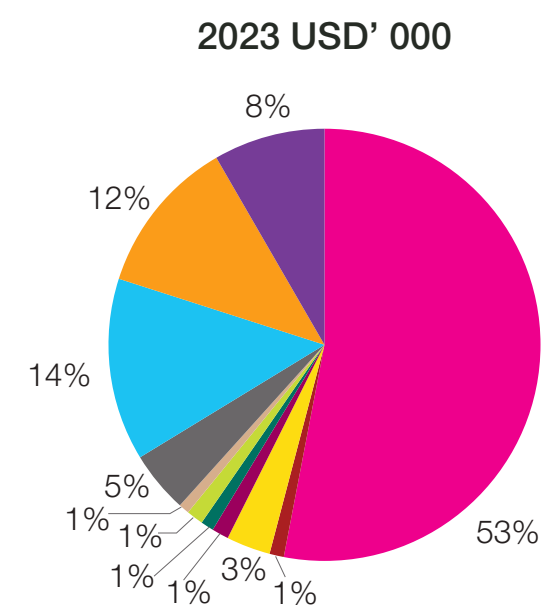


CONTRIBUTION TO GOVERNMENT EXCHEQUER	2023	2022
Corporate Income Tax	8,301,946	5,954,290
Personal Income Tax plus social contribution	13,420,758	13,583,129
Withholding Tax	5,726,004	4,368,243
Total	27,448,708	23,905,662

SERVICE CHARGE BY COUNTRY	2023	2022
Uganda	22,785,796	20,181,975
Tanzania	37,786,512	34,353,691
Sierra Leone	5,193,443	5,322,165
Myanmar	8,294,134	9,116,603
Liberia	7,897,309	7,116,326
Rwanda	1,467,618	1,154,082
Ghana	7,070	-
	83,431,883	77,244,843



PROGRAMME EXPENSES	2023	2022
Microfinance	92,451,754	78,517,640
Social enterprise	1,871,425	1,326,567
Education	5,751,987	8,736,975
ECD	2,197,146	-
Health	1,692,699	3,758,957
AFSL	2,194,122	1,999,667
Youth Empowerment	1,378,503	2,075,542
UPGI	8,038,285	5,271,728
AIM	23,816,271	6,496,660
Others	20,419,750	25,504,638
Secretariat cost	14,548,561	9,353,487
	174,360,504	143,041,862



Microfinance Social enterprise Education ECD Health AFSL
 Youth empowerment UPGI AIM Others Secretariat cost

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