



BRAC MAENDELEO TANZANIA Annual Report 2024



“ At BRAC, we find new ways of responding to the needs of the people we serve. ”

Sir Fazle Hasan Abed KCMG
Founder, BRAC
1938-2019



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Country Director's Message

Dear colleagues, partners and friends,

As I reflect on 2024, I take pride in the remarkable achievements we have made at BRAC Maendeleo Tanzania. We collaborated, innovated, and brought meaningful change to the communities we serve. We supported national development priorities and fostered opportunities for individuals and communities to realise their potential.

The Mastercard Foundation Accelerating Impact for Young Women (AIM) programme, in partnership with BRAC, has been an impetus for change in the communities we serve, where we scaled our holistic, evidence-based approaches.

Through AIM, we equipped 79,828 young women with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses.

In Early Childhood Development, which we are layering onto the AIM programme, we supported 103 play leaders to start and sustain their own early childhood centres.

Our youth empowerment programme created pathways for over 1,145 youths to access more robust and sustainable livelihoods.

In the education programme, we delivered digital literacy training to 640 learners (84% girls) and 64 teachers. We continued to foster inclusion through our Disability Inclusive Graduation programme, supporting 1,235 participants.

Meanwhile, through our Agriculture, Food Security, and Livelihood programme, we tackled challenges faced by smallholder farmers—especially youth and women—reaching 8,036 individuals, 79% of whom were youth and young women.

On that note, I would like to extend my gratitude to every team member, especially those on the frontlines, for their continuous commitment and grit in helping us deliver essential services to our programme participants at the very last mile.

I would also like to thank our donors and partners, as well as the Ministry of Community Development, Women and Children, and the Ministry of Labor, Employment, and Youth Development, for their support and collaboration. Your commitment to our mission not only fuels our work but also strengthens our resolve to drive impactful change at scale.

Looking ahead, we aim to continue learning and adapting from our programmes, seek new partnerships, and provide our staff with the support they need to thrive.

And last but not least, I would like to thank our participants and the communities we work with. Your trust and support have motivated us every step of the way. Our vision remains steadfast: a Tanzania where every person has the opportunity to realise their potential.

JOYDEEP SINHA ROY
Country Director

BRAC International at a glance

BRAC is a development organisation that achieves large-scale transformation by empowering women and their families to overcome poverty and become resourceful and resilient.

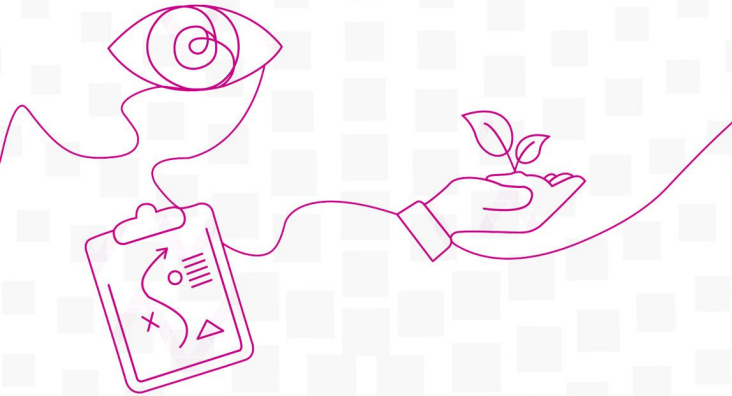
Inspired by its 50 years of work in Bangladesh, BRAC innovates programmes in multiple countries across Asia and Africa that integrate social development with market-based solutions in partnership with local communities.

BRAC is known for its community-led, holistic approach and delivering long-term impact at scale. We work with communities in marginalised situations, hard-to-reach areas and post-disaster settings, with a particular focus on women and children. Born and proven in the south, BRAC has become a global 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.

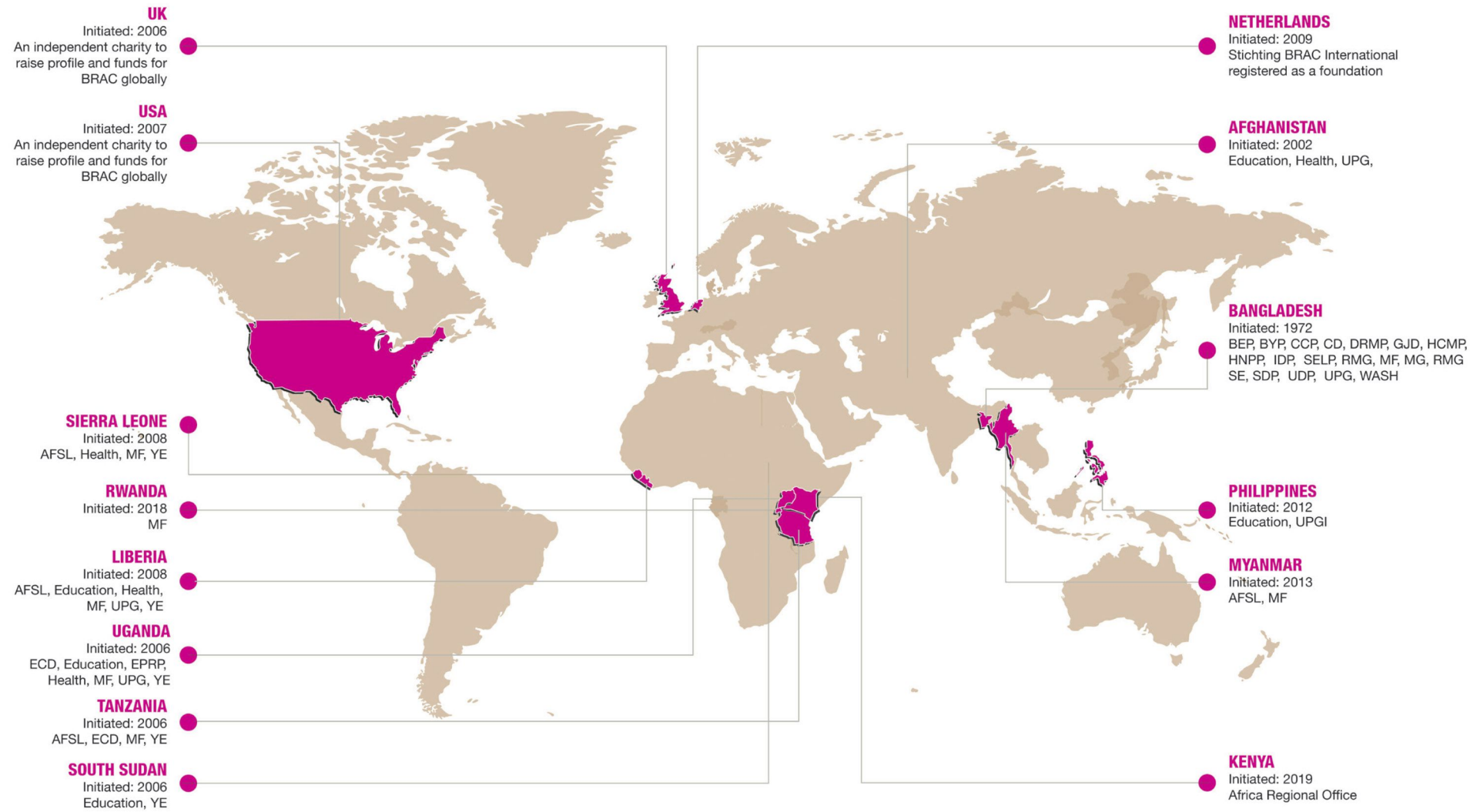


Our Mission

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
BEP: BRAC Education Programme
BYP: BRAC Young Professionals
CCP: Climate Change Programme
CD: Communicable Disease
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

Overall Reach by Country



BRAC in Tanzania has reached 131,818 People through its various interventions in 2024.

Overall Reach by Programme

26,490

Agriculture, Food Security and Livelihood (AFSL)

2,013

Youth Empowerment (YE)

100,987

Integrated Intervention (AIM)

1,235

Ultra-Poor Graduation (UPG)

1,029

Education

BRAC Maendeleo Tanzania

Country Overview

Tanzania's population is largely young. In fact, one-third of its population comprises adolescents and children.

Poverty and limited economic opportunities expose large segments of the population to heightened risks — including violence, limited access to quality education, poor sexual and reproductive health, early marriage, food insecurity, and chronic health issues.

These overlapping vulnerabilities, as highlighted by multiple reports, continue to undermine the well-being and future prospects of entire communities.

The government of Tanzania in its “Tanzania Development Vision 2025” has said that by 2025, the nation should be imbued with five main attributes—high quality livelihood, peace, stability and unity, good governance, a well-educated society, and a competitive economy capable of producing sustainable growth and shared benefits.

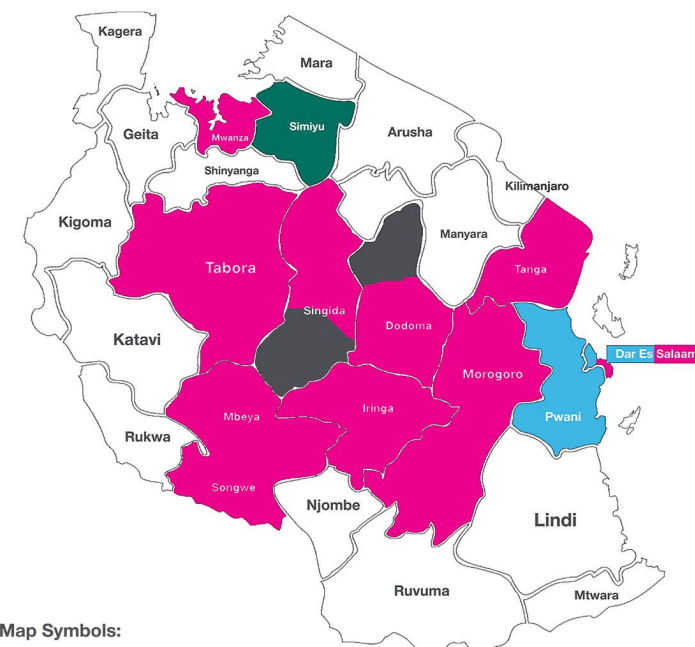
To that end, BRAC Maendeleo Tanzania, which began its operations in 2006, has been working with communities in marginalised conditions, creating opportunities for people to realise their full potential.

In 2024, BRAC implemented projects in Tanzania under the following thematic areas—agriculture and food security, youth empowerment, ultra-poor graduation, and education.

We take a participatory, community-based, and inclusive approach to designing context-specific, impactful programmes.

Interventions prioritise the equitable participation of all groups, particularly women and youth. We work directly with communities, keeping their voices and stories at the centre of programmes.

Where We Work



Map Symbols:

- AIM Programme
- Youth Empowerment (YE)
- Agriculture, Food Security and Livelihood (AFSL)
- Ultra Poor Graduation (UPG)



Our Programmes



Youth Empowerment

Overview of the programme

We combine social empowerment, economic empowerment, and education to help young people reach their full potential.

Our evidence-based empowerment and livelihood for adolescents (ELA) model is designed to support girls and young women between 12-24 years old to make successful transitions to adulthood.

Young women attend youth clubs which are safe spaces led by mentors from their own community. At the clubs, they are equipped with life skills and livelihood training, vocational training, and startup kits to start small-scale businesses independently.

The clubs are essentially community-supported safe spaces for young women to develop self-confidence, critical thinking, leadership, and social skills to navigate issues that affect their futures.

Adolescent girls are encouraged to enhance their employability skills.

Objectives:

- Boost digital literacy enrolment among students aged 14–24 to open pathways to tech jobs.
- Strengthen teachers' capacity to deliver inclusive, high-quality digital education.
- Expand young people's access to local job opportunities.
- Promote sports and games as tools to drive community engagement and change.
- Create safe, supportive spaces where girls can learn, connect, and grow together.



KEY NUMBERS



3,042

Direct participants reached
(Skills for their Future and GOAL project).



510

Girls were enrolled in Vocational Education and Training Institutions to pursue different courses for skills development.



3 RENOVATED SCHOOLS

Government school classrooms were renovated and rehabilitated to set up computer labs and equipped with 63 computers and 60 Tablets, 3 routers and 3 projectors.



Skills for Their Future PROJECT

Launched as a pilot in 2020, the project aims to address the barriers that prevent adolescent girls and young women from accessing and effectively using ICT services to improve their employability.

Under the project secondary school students, particularly girls aged between 14 and 24 years receive digital literacy training and life skills training that focuses on entrepreneurship, career pathways along with raising awareness on sexual and reproductive health.

It also intends to raise interest in computer programming and STEM subjects through digital based modules and activities like boot camps and competitions.

The project is currently being implemented in Dar es Salaam region Temeke Municipal with funding from Their World— a global charity for children and young people committed to ending the global education crisis.

The project supported the establishment of three computer labs in three schools, reaching 130 male students and 510 female students.

Furthermore, the project has implemented the Technology Entrepreneurship Accelerator Programme (TEAP) through which BRAC Maendeleo Tanzania has partnered with Al-Maktoum College of Engineering and Technology (AMCET) Hub to equip 30 students under the young innovators' programme with essential skills in entrepreneurship and technology, fostering innovation and sustainable solutions to challenges on the ground.

GOAL Project

The GOAL project combines sports and life skills education to empower 8,444 adolescent girls and young women aged 15-24 in low-income communities.

Funded by Women Win through Standard Chartered Bank, the Goal project is a community investment initiative that uses sports and life skills education to transform the lives of young women and adolescent girls.

Over several phases, the project established 102 clubs, where participants received comprehensive training to boost their confidence and identify employment opportunities in both urban and rural areas.

Since its launch, 85% of the empowered participants have secured and sustained employment in various informal sectors, leveraging skills learned through vocational centers and local master craft trainers (LMCTs).

The project's objective is to equip girls with financial education and life skills to play active leadership roles in their families, communities, and economies.

In the course of 2024 the project reached 2013 participants of which 1145 adolescent girls and young women aged between the ages of 14 -24 in Pwani region, 684 parents of club members, 152 Club support committees members and 32 mentors.



Accelerating Impact for Young Women (AIM)

Overview

The Mastercard Foundation Accelerating Impact for Young Women in Partnership with BRAC (AIM) programme in Tanzania is equipping 337,525 adolescent girls and young women (AGYW), with age-appropriate entrepreneurship, employability, and life-skills training, as well as the tools to start and scale their own businesses.

The five-year programme will operate across seven African countries - and applies BRAC's globally-recognised, evidence-based approaches using microfinance, youth empowerment, agriculture and skills development to improve lives and livelihoods.

Objectives

- Build life skills- strengthen agency and voice to act on aspirations.
- Sustainable livelihoods- entrepreneurship and employability training, and tools to start and scale businesses.
- Create an enabling environment- to support the growth of girls and young women to realise their potential.

Key Numbers

- 76,734 participants reached.
- 785 adolescent clubs established.
- 50 established play centres that reached 1,112 children.
- 259 Youth Development Committee members working to create awareness on adolescent girls and young women's rights, address harmful gender norms, create linkages to social protection, create a space for youth to integrate and engage in community matters; and facilitate problem-solving and conflict resolution.
- 785 female mentors and 785 male mentors trained to deliver the curriculum to adolescent girls and young women.
- 25,134 participants were identified as eligible for livelihood support with 95% already received the assets/inputs.
- 934 VSLAs with 13,940 members.

Moving forward

In the year 2025, the programme will start to implement cohort 3 with key programme design changes which includes strengthened livelihood support to participants, longer cohort to facilitate effective follow up and transitioning to MF, strengthened linkages to services, enhanced educational support and ensuring all participants with unmet needs are reached within the communities.



Ultra Poor Graduation Programme

Programme Overview

BRAC's Ultra-Poor Graduation approach is globally recognised for addressing the complex nature of extreme poverty through multifaceted and holistic interventions.

We tailor the programme to address the unique challenges of people living in extreme poverty, including young people, women and girls, and people living with disabilities.

The programme combines a proven set of interventions combining income generation, access to existing social protection services, financial support, and social empowerment.



Disability Inclusive Graduation programme (DIG)

This is a 30-month programme that addresses the intersecting challenges of extreme poverty (SDG 1) and the marginalisation of extreme poor women and persons with disabilities (SDG 10).

It responds to global SDG priorities to tackle extreme poverty and supports those who are most vulnerable and live in marginalised conditions.

It is being implemented in three districts (Chamwino, Singida and Manyoni) in two regions Dodoma and Singida through a consortium of three partners BRAC Maendeleo, SHIVYAWATA and Humanity and Inclusion, funded by Cartier Philanthropy, UBS optimus Foundation and Whole Planet Foundation.

The project aims to build more sustainable, accessible, and resilient livelihoods for ultra-poor households and persons with disabilities.

It seeks to improve social protection systems, enhance financial inclusion, and strengthen the ability of these communities to cope with shocks.

By fostering social empowerment and dignity, the initiative also promotes greater agency and inclusion.

At the same time, it works to strengthen local capacity in implementing the Graduation approach across Tanzania, ensuring long-term impact and ownership.

Population Reached

In the course of 2024 the program cumulatively reached a total of 1,051 households (15% of which include persons with disabilities) benefiting 1,235 individuals, including 143 caregivers.

Objectives

- Create more sustainable, accessible and resilient livelihoods.
- Improve social protection for ultra-poor households and persons with disabilities (PWDs).
- Enhance financial inclusion and ability to cope with shocks for ultra-poor households and persons with disabilities.
- Improve social empowerment for ultra-poor households and PWDs.
- Strengthen local capacity on graduation implementation in Tanzania.

Key Numbers

- 95% of household members have access to quality, nutritious meals year-round, including during lean seasons or natural disasters.
- 85% of participants have managed to start saving via 53 VSLA formed.
- USD 44,000 saved in total at the savings group and USD 10,000 taken out as loans.
- Increase and growth of assets with over 80% of participants having their asset value doubled and 82% having three sources of income.
- Increase participation of persons with disabilities in livelihood and social activities due to provision of assistive devices and rehabilitation and psychosocial services.
- 1051 households (over 5000 people) accessing basic medical services through community health insurance.
- 24 community members trained as paralegals, equipping them with legal knowledge and advocacy skills to ensure access to justice in the community-over 20 cases solved such as land disputes, gender-based violence.

Moving Forward

This programme aims to build on the early gains participants are already experiencing — supporting their journey toward upward economic mobility, while ensuring sustainability by strengthening linkages with financial, economic, and social actors within the community.



Agriculture, Food Security and Livelihood

Overview of the programme

Smallholder farmers are provided with access to training and quality agricultural inputs, including seeds, fertilisers, pesticides, and feed for livestock, along with access to finance and market linkages.

Climate-smart agricultural approaches support them in increasing their incomes and enhancing food and nutrition security while sustainably supporting them in adapting and building resilience to climate change.

We support the integration of crops and livestock from production level to market access, working specifically in the value chains of coffee, maize, poultry, and horticulture.

We focus on enhancing the livelihoods of women and young people. Since 2007, we have implemented projects aimed at increasing food production and income through smallholder farmers.

Objectives

- Increase market linkage connecting farmers with potential buyers to facilitate the purchase of sorghum and sunflower products.
- Support smallholder farmers to reduce post-harvest losses and improve the quality of sorghum and sunflower crops.
- Create business opportunities in the value chain to attract youth, especially young farmers, to engage and gain income growth and employment.





Projects under the programme

The Agriculture, Food Security and Livelihood programme implemented the Vijana Kilimo Biashara Project in 2024.

The project aimed to strengthen the value chains of sorghum and sunflower by addressing key challenges faced by smallholder farmers—particularly youth and women—in production, service delivery, pre- and post-harvest loss control, and market access.

The project also sought to support the transformation of smallholder farmers from subsistence to surplus production, promoting their transition into modern commercial farming for inclusive economic growth and poverty reduction.

Through the project, we targeted 15,000 smallholder farmers to reduce post-harvest losses and improve the quality of their sorghum and sunflower crops to better meet market demand.

Based on the needs of private and public sector buyers, we facilitated direct linkages between these farmers and buyers, enabling the purchase of quality products from smallholders.





Key Numbers

- 8,036 young farmers supported.
- 5,144 farmers trained (68% of the target) out of 7500 farmers on Good Agronomic practices for sunflower and sorghum.
- Established 30 demonstration plots for sorghum and sunflower with integration of climate smart agriculture to copy with the impact of climate change.
- Facilitated the distribution of 205 hand-push planters, 46 sprayer pumps, and 50 ox ploughs , worth TZS 50.6M.
- Cascaded PHHS training for 4,579 VKB participants (3,246 males and 1,333 females) in Maswa and Meatu.
- Trained for 40 farmers on QDS production was completed, and 57 acreages of of QDS farms for sorghum and sunflower will be established.

Moving Forward

The project will focus on promoting quality declared seeds (QDS), registering new farmers, and forming strong farmer organisations to enhance productivity and coordination.

Efforts will also prioritise establishing market linkages and promoting off-season enterprises to ensure stable incomes for farmers.

Stories of Change



“Disability Does Not Define My Future”: A Great-Grandmother Who Refused to Give Up

Zainab Hamisi is a 60-year-old great-grandmother from Masigati Village in Tanzania. She joined BRAC as one of the participants of the Disability Inclusive Ultra-Poor Graduation Programme, which is a poverty alleviation programme aimed at increasing socio-economic empowerment and resilience of ultra-poor households.

The programme is built on BRAC’s Ultra-Poor Graduation model - a comprehensive, time-bound, sequenced and integrated set of interventions enabling ultra-poor households to achieve key milestones of sustainable livelihoods and socio-economic resilience, and thereby progress along a measurable pathway out of extreme poverty.

Here is Zainab’s story in her own words.

There was a time when I was the strong one in my family. I took care of everything. Back in 2016, I fell seriously ill. I lost my income all of a sudden and had no dependable health coverage. Veronica, my eldest daughter, became my rock during this time. We survived on the kindness of neighbours during this time.

When I found out about a programme that specifically supports people such as me who live with a disability, I decided I would give it a shot. I joined the Disability Inclusive Ultra-Poor Graduation Programme.

I went through training and eventually received five goats and also learned how to care for them. I also got enrolled in the Improved Community Health Fund, which helped cover my medical costs. I used to dread bills which could go as high as 10,000TZS.

I also got a wheelchair and a commode chair from the programme. Although they are simple things, it changed how my days would look. I could move again and did not need to ask for help every time I needed something. In the meantime, I joined a savings group and started saving for the first time in my life.

In fact, I think I am doing well these days. My goat herd is growing, some of which I get to sell. I installed solar panels at my home and in front of the house, I planted vegetables. I remember planting those first tomato seedlings and wondering if I would manage.

Now I harvest green beans, peppers, and tomatoes. I farm on my own land which helps me feed my family.

There are days I look around and think: “This is my life—built by me.” I used to wish I was like everyone else. Now I invest in myself. I’m farming, I’ve got goats, I’ve got mobility—and peace of mind.

I want people to know: disability doesn’t define your future. With a little help and a lot of heart, you can write your own story. And that’s exactly what I’m doing.



One Woman's Rise Through the Power of Opportunity

Zainabu Omary, a 35-year-old mother of five, is a powerful example of how resilience and opportunity can transform lives. Her journey, once marked by hardship and uncertainty, has been reshaped through the support of BRAC Maendeleo Tanzania's AIM Program.

Zainabu's life took a difficult turn early on. At just 15, she gave birth to her first child and had to leave school. Coming from a poor family, she depended on her parents for support while raising her baby. In 2012, she married and moved to her husband's home in Seuta Handeni. However, due to living conditions, she had to leave her first child with her parents in Konje village. Though now part of a new family, financial difficulties continued.

Everything began to change in November 2023, when Zainabu's family was enrolled in the AIM Program, which supports vulnerable households by offering entrepreneurship training, social education, and livelihood assets. For Zainabu, this marked the beginning of a major shift.

Through the program, she received training in business skills and was provided with a small kiosk (genge duka) to start her own venture. Previously, she had been selling charcoal to make ends meet, but she had always dreamed of running a grocery store. Seeing a gap in her community, she began selling essentials like fish, fruits, wheat flour, coconuts, and snacks.

Her grocery business quickly gained popularity. As demand grew, Zainabu joined a Village Savings and Loan Association (VSLA), where she began saving 10,000 TZS per day. With her savings, she invested in improving her shop—purchasing a scale and table, and eventually constructing her own kiosk. These investments expanded her offerings and improved customer service, leading to increased profits.

The financial stability enabled Zainabu to provide for her family's needs—covering food, education, and healthcare. She also bought a smartphone to help manage her growing business. Her success brought renewed confidence, and she began to envision a brighter future.

Zainabu's achievements also inspired her to help others. She became a role model in her community, encouraging women to start their own businesses and pursue financial independence. She mentors young women, sharing her experience and teaching them how to overcome challenges through hard work and smart planning.

Looking ahead, Zainabu plans to expand her business and open additional shops to serve more people. She dreams of creating more opportunities—not just for herself, but for other women in her community.

Through the AIM Program, Zainabu gained more than just a business—she found purpose, pride, and the ability to shape a better future for herself, her family, and others.



Rising from Struggle to Success After Two Years of Setbacks

Just 18 kilometers from Meatu District lies the village of Mwangudo, a resilient farming community known for sunflower and sorghum cultivation. Among its residents is Agness Jasusi Dagadi, a 32-year-old mother of four. For years, Agness relied on farming—sunflowers, sorghum, maize, and beans—to provide for her family and secure their future.

Two years ago, a severe drought devastated her crops, erasing her livelihood and plunging her into uncertainty. With no harvest to sell, the promise of stability disappeared. Determined to recover, Agness borrowed 98,000 TZS from a relative to restart her farm with beans, hoping they would withstand the dry conditions. Sadly, the attempt failed, and the debt remained.

Unable to watch her children go hungry, she pivoted to small business, using 22,000 TZS from her loan to sell vegetables, soap, and tomatoes. But market conditions were tough, and her income was inconsistent. Still, she clung to the belief that agriculture was her true path.

One evening, her 13-year-old son, home from school after being sent back for unpaid fees, asked her, “Mama, I’m so tired. I’m really hungry. Will we eat today?” That moment broke her—and inspired her to seek change.

Soon after, Agness learned about the Vijana Kilimo Biashara (VKB) Project, implemented by BRAC Maendeleo Tanzania. The initiative aims to empower smallholder farmers—especially women and youth—by strengthening the sorghum and sunflower value chains.

Agness joined the program and received drought-tolerant sorghum seeds and training in climate-resilient farming techniques. She also learned about women’s and youth rights in agriculture and gained access to financial literacy programs and Village Savings and Loan Associations (VSLA).

For the first time in years, she had support and a renewed sense of purpose. Her land, once barren, is now showing signs of recovery. If the season goes well, she expects to harvest more than two bags of sorghum—an important improvement from the empty seasons before.

“I never thought I would return to farming. Now, I believe in my future again,” Agness says with a smile. “This project gave me the strength to rebuild—not just for myself, but for my children.”

The VKB Project aims to support at least 50% of 15,000 targeted farmers by September 2026, helping them boost income, achieve food security, and access job opportunities.

Agness is determined to be one of them.





Financial Overview

Operational and Financial Highlights

In 2024, BRAC Maendeleo Tanzania experienced significant operational growth and financial expansion, achieving approximately 90% of its annual budget. Revenue nearly doubled from TZS 16.1 billion in 2023 to TZS 31.7 billion, driven largely by the scale-up of donor-supported initiatives, particularly the Mastercard Foundation-funded AIM project.

Expenditures rose in tandem to TZS 31.3 billion, reflecting the broadened scope of programmatic activities. Despite these achievements, total assets decreased by 26.2% to TZS 3.5 billion, primarily due to the phasing down of major donor funds, leading to lower cash reserves and receivables.

Correspondingly, liabilities dropped by 30.6% to TZS 3.3 billion as deferred income and project obligations declined. The organization ended the year with a cash balance of TZS 1.57 billion.

Through strategic investment in human capital, effective risk management, and expansion of community-based programs such as VSLAs, BRAC Maendeleo Tanzania remained focused on empowering underserved populations, with a special emphasis on youth, women, and persons with disabilities across 18 districts.

Programme Cost by nature of Program

2024

Programmes	Amount (USD)	% of Total
DIG Project	873,159	7%
Skills for Their Future	81,661	1%
AIM	10,787, 759	90%
VKB	142,910	1%
GOAL	140,447	1%
J-PAL	3,007	0%
	12,028,943	100%

Performance Review

Income Statement 2024

Grant Income	31,125, 246
Other Income	546,352
Programme Expenses	31,256, 825
Admin Expenses	13,576,915

Financial Position

Cash at Bank	1,567,018
Grant Received in Advance	732,755



Country Management Team (CMT)



Joydeep Sinha Roy
Country Director



Kalunde Simba
Grants Manager



Lilian Kakwesigabo
M & E Manager



Shukuru Musabila
Senior Manager, Fundraising
and Resource Acquisition



Naishiye Raphael
Safeguarding Manager



Jackline Christopher
Communication Manager

