



BRAC TANZANIA

ANNUAL REPORT 2021



“

When people ask me now what BRAC stands for, I like to think that we stand for an idea- an idea of a world where everyone has an equal opportunity to realise their potential.

Sir Fazle Hasan Abed KCMG
1936-2019

TABLE OF CONTENTS

Message from Executive Director	1
Message from Country Director	2
About Us	3



Direct Reach by Programme	4
Our Reach by Country	5
Safeguarding in 2021	6



BRAC Across the World	7
Programmes in BRAC Tanzania	8
BRAC Tanzania Management Team	17



Our Partners	18
Programme Locations in BRAC Tanzania	19
Financial Highlights	20

MESSAGE FROM EXECUTIVE DIRECTOR



SHAMERAN ABED

Executive Director
BRAC International

Over the past year, we have seen new and complex challenges emerge that transcend borders. The impacts of the global pandemic, geopolitical tensions, and a visibly changing climate are all being felt in the places we work in. At a moment like this, the need for holistic, pragmatic and locally-led solutions are clearer than ever.

At BRAC International, we have been working to deliver impactful solutions through our integrated approach, combining social development with market-based solutions including microfinance and social enterprises. In 2021, our programmes reached 100 million people in nine countries in Asia and Africa, delivering services and creating opportunities in the midst of challenging conditions.

Our microfinance portfolio is growing stronger. The annual Lean Data impact surveys and the 60 Decibels Microfinance Index shows how our work is adding value to the lives of our clients and their families, and creating impact at scale. The establishment of a large debt facility, with support from Global Partnerships and Proparco, will help us reach over one million new clients in the next five years across Asia and Africa.

Our new social enterprises team has hit the ground running, supporting our enterprises in Africa to find the right balance between impact and viability, and exploring ways to unlock the potential that market-led solutions can have in changing people's lives for the better.

We are on our way towards delivering on our Audacious goal of helping 4.6 million households lift themselves out of extreme poverty by 2026, with plans in place for embedded teams in eight countries by the end of next year. This work could not be more urgent, given the millions of people who have been pushed into extreme poverty by the economic crisis caused by COVID-19.

In the coming years, we plan to significantly expand our efforts across our countries of operation, delivering high quality programming at the scale necessary for meaningful and lasting change. **As a Global South organisation, I strongly believe that we need to follow the example of the communities we work with, and in particular the women, who show amazing resilience and spirit in the face of incredible odds. The crises at hand requires us to think bigger and bolder, and we are firmly committed to rising to this challenge.** The people and the communities we serve deserve nothing less.

As long as we stay true to our values and develop innovative, scalable solutions grounded in local realities, I am certain we will find the resources and the space to continue our mission - of building a world where everyone has the opportunity to realise their potential.

On behalf of BRAC International, I thank our government counterparts, funding partners, affiliates, and other stakeholders for supporting us as we tackle the world's most urgent challenges. I would also like to thank our Supervisory Board for its guidance and support throughout the year. Finally, I take this opportunity to express heartfelt gratitude to our staff members, especially those on the frontline, whose insight and dedication drive us forward.

MESSAGE FROM COUNTRY DIRECTOR



Susan Bipa
Country Director
BRAC Tanzania

In the year 2021, we focused our efforts on ensuring we continue to support the vulnerable communities affected by COVID-19. All our project implementations returned to regular schedules, and we reclaimed the time lost during the closure of schools and offices.

During the year, we completed the construction of 15 Early Childhood Development (ECD) centres that enrolled 800 children in the regions of Dodoma and Dar es Salaam. The construction of another 15 centres is underway with the support of the YIDAN Prize Foundation and will be completed in the following year. Additionally, we renewed our support of the National Child Helpline and a radio programme with funding from the Lego Foundation for the ECD programme. We supported over 2000 adolescent girls with life skills, vocational training, and learning alternatives as part of the Youth Empowerment Programme. Through our Coffee Smallholder Development Project, over 8000 farmers in the Southern Highlands were reached through various interventions.

The focus in 2021 was to secure new funding around our core areas such as for Phase 2 of a digital literacy project supported by Theirworld for the Youth Empowerment Programme. We were also able to obtain funding for a study to prepare for a disability graduation programme to be implemented in 2022.

In 2022, we expect to embark on one of the biggest integrated programmes we have ever undertaken that will empower women and youth in the areas of financial literacy, agriculture and other relevant skills.

We would not be able to implement all these interventions without the support of our esteemed stakeholders including the Government of Tanzania, donors, and other development partners. On behalf of BRAC Maendeleo Tanzania, we express our sincere gratitude for your support and look forward to our continued partnership to support and empower our communities to alleviate extreme poverty. Finally, I would like to acknowledge the commitment and diligence of our staff who continually strive to ensure we deliver on our objectives.

At BRAC Maendeleo Tanzania we remain committed to creating opportunities for people in marginalised environments to realise their potential.

ABOUT US

BRAC INTERNATIONAL

BRAC International is a leading nonprofit organisation with a mission to empower people and communities in situations of poverty, illiteracy, disease, and social injustice. Our approach is grounded in the conviction that people living in vulnerable situations can be agents of change if they are empowered with the tools, skills, and hope they need to change their lives. We design proven, scalable solutions that equip people with the support and confidence they need to achieve their potential. BRAC's institutional expertise on successfully implemented programmes is applied across 9 countries, touching the lives of over 130 million people, where our models are adapted according to the country's context.

BRAC INTERNATIONAL HOLDINGS B.V.

BRAC International Holdings B.V. (BIHBV) was set up in 2010 as a private limited liability company and is a wholly-owned subsidiary of Stichting BRAC International. BIHBV is a socially responsible for-profit organisation engaging people in sustainable economic and income-generating activities. The core focus of BIHBV is to provide microfinance services to people, particularly women, living in poverty and hard-to-reach areas to build their financial resilience and improve the quality of life for them and their families.



DIRECT REACH BY PROGRAMME

AGRICULTURE, FOOD SECURITY AND LIVELIHOOD

19K

farmers received input support in
Sierra Leone, Liberia and Tanzania

EARLY CHILDHOOD DEVELOPMENT (ECD)

7K

learners in 200 ECD centres with
223 playleaders in Tanzania and
Uganda

EDUCATION

174,130

students in Afghanistan,
Uganda, South Sudan &
Philippines

HEALTH

3,475,060

patients received treatment from
BRAC supported Health Facilities
in Afghanistan, Uganda, Sierra
Leone and Liberia

MICROFINANCE

685,200

borrowers in Rwanda,
Uganda, Myanmar, Sierra
Leone, Tanzania



ULTRA-POOR GRADUATION

5K

participants registered in
our Ultra-Poor graduation
programme in Afghanistan,
Uganda and Liberia

YOUTH EMPOWERMENT

54K

registered adolescent and youth
(77% Female) in 650 clubs in
Uganda, Tanzania, Liberia, Sierra
Leone and South Sudan.

OUR REACH BY COUNTRY



1,234,506

People reached in
Afghanistan

54,485

People reached in
Liberia

140,738

People reached in
Myanmar



12,758

People reached in
Philippines

18,861

People reached in
Rwanda

163,425

People reached in
Sierra Leone



4,835

People reached in
South Sudan

515,187

People reached in
Tanzania

2,534,504

People reached in
Uganda



SAFEGUARDING IN 2021



BRAC International (BI) launched **Safeguarding Audit Review** provided on safeguarding indicators to support management in understanding policy compliance and incorporated **Safeguarding clause** in the procurement manual and partnership agreements to ensure compliance of partners and service providers.



BI arranged training on **Safeguarding Case Management and Investigations** as a part of continuous capacity development and continued **awareness-building** of staff and programme participants on the **Safeguarding Policy and sub-set policies**, which are as follows:

- Child and Adolescent Protection Policy
- Sexual Harassment Elimination and Protection from Sexual Exploitation and Abuse Policy
- Prevention of Workplace Bullying and Violence Policy
- Adults with Special Needs Policy
- Whistleblowing policy

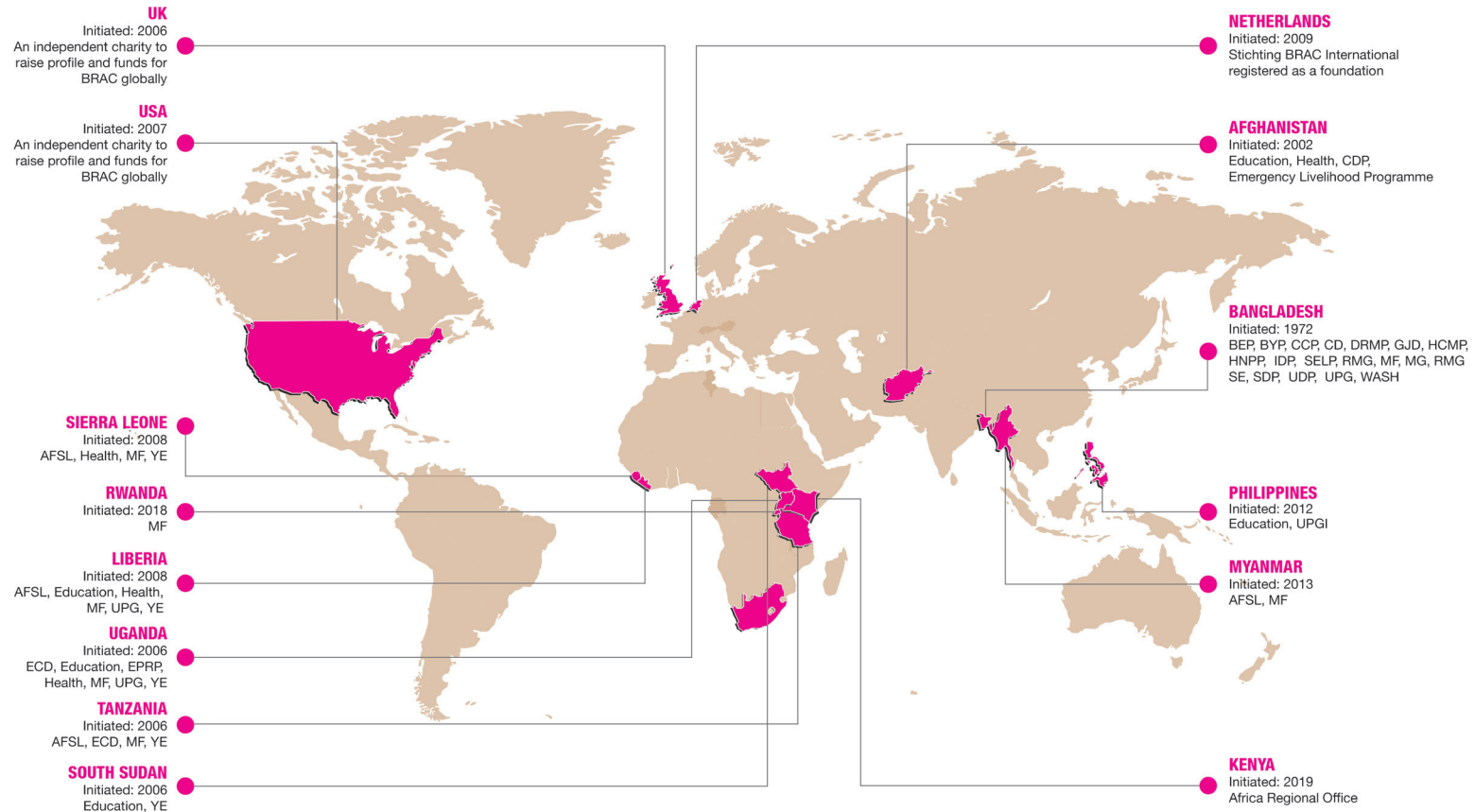


BI completed quarterly **safeguarding assessment checklist** to monitor safe organisational practices



BI formed **Inquiry Review Committee (IRC)** to review safeguarding cases to provide decisions and guidance on actions to be taken and developed an **online safeguarding register** to digitize the incident management process and to ensure confidential reporting

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: Ready-made 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

PROGRAMMES IN
BRAC TANZANIA

Agriculture, Food Safety and
Livelihood

Education

Youth Empowerment



AGRICULTURE, FOOD SAFETY AND LIVELIHOOD

WE SOLVE Project

Women Entrepreneurship through the SolarValue chain for Economic development (WE SOLVE) is a project funded by Denmark's development cooperation — DANIDA that aims to tackle two issues; the lack of employment and economic opportunities for women and the lack of access to clean energy, especially in rural Tanzania.

The project is committed to building a sustainable last-mile distribution network of clean energy solutions while improving employment and economic opportunities for women in rural Tanzania.



HIGHLIGHTS

3000 female participants had access to clean energy products through a credit facility provided by BRAC Tanzania Finance Limited

91% of participants experienced a 35% increase in the average annual income from \$1634 in 2020 to \$2,205 in 2021, due to longer business hours as a result of using solar light

63% decrease in household energy expenditure by using an improved energy-conserving stove. Additionally, this is a significant step in environment protection and combating climatic changes in the area

90% of parents reported improvements in children's academic performance due to solar lights compared to 74% in 2020

Alignment with SDG



LET THERE BE LIGHT

Nkwaya Ikinda is 57 years old and runs a home for vulnerable children. Her first husband was a violent alcoholic and died of cholera. Her second husband was also abusive to Nkwaya and her children, causing them to run away.

Nkwaya grew up in homes without electricity. She did not do well in school because there was not enough time to study after her household chores before the sun went down. She was only able to finish primary school.

“We live in a house that is not connected to the power grid. With access to a solar loan from the Women Entrepreneurship through the Solar Value chain for Economic development (WE SOLVE) Project, I was able to ensure we have light in our house,” Nkwaya said, “Solar lights are safer to use because they cannot cause fires and a cheaper option as they only require the sun to recharge.”

Nkwaya has 46 children in her care who have access to lights that allow them to study after dark.

She wants to expand the home, so more children can feel safe and happy and have a meaningful childhood.

“I want to show them that no matter how old you are or how little you have, you can always find a way to fill the world with light,” she added



I want to show them that no matter how old you are or how little you have, you can always find a way to fill the world with light.



SMALLHOLDER COFFEE DEVELOPMENT PROJECT — CODE P

With a consortium of partners, this project aims to support inclusive and sustainable development within the coffee value chain, including enhancing income and improving nutrition for smallholder farmers in Ruvuma, Mbeya, and Songwe in Tanzania. With funding from the European Union and Sida, the project is assembled by five partners, including BRAC Maendeleo Tanzania, Vi Agroforestry, Agricultural Non-State Actors Forum (ANSAF), Café Africa, and Tanzania Coffee Research Institute (TaCRI).

BRAC continues to ensure that marginalised women and youth are equipped with knowledge and skills in financial literacy, business, and entrepreneurship that will allow them to make informed choices of financial services and proper investments along the coffee value chain.

HIGHLIGHTS

8,077 participants were reached directly through the project, of whom 8,022 were project participants, 15 were CLPP (community livestock and poultry promoters), and 40 were entrepreneurs

115 model farmers (67 males and 48 females) and 7,907 general farmers (4,833 males and 3,074 females engaged

100% of the CLPP (community livestock and poultry promoters) were female.

3,266 farmers trained on new techniques and technologies for coffee production

100% of the farmers received input support

Alignment with SDG



STARTING OVER

Filomena Ndunguru wanted to follow in her parent's footsteps and become a coffee farmer. She is from Mbinga and married with four children.

"When I got married, I wanted to start a coffee farm, but my husband was not interested. So I went ahead and began my farm with 500 plants," she said.

Soon Filomena realised it was not easy or cheap to maintain a coffee farm. She did not have funds to invest in the farm to ensure good crops. Moreover, her plants were not yielding enough to support her family's needs. As a result, Filomena lost interest and gave up on the farm.

She started farming corn and beans and raised livestock instead. In 2021, Filomena joined a Village Savings and Loan Association (VSLA) through an Agricultural Marketing Cooperative Society (AMCOS), set up by the project. She received financial literacy training and learned how to grow quality coffee. Filomena took a loan through the VSLA to diversify her income by buying pigs to sell and fertiliser and coffee seedlings to start repairing her farm, which was in a bad state.

"The best thing about being a member of a VSLA group is quick access to funds at affordable rates," Filomena added, "I am truly grateful. I know more about coffee farming now and can engage in the coffee value chain.



I know more about coffee farming now and can engage in the coffee value chain

EDUCATION/EARLY CHILDHOOD DEVELOPMENT (ECD)

The Early Childhood Development (ECD) project and Alternative Education Pathway for Adolescent girls (ALP) has been implemented in Tanzania.

BRAC is currently establishing 30 new community-based Early Childhood Development (ECD) centres in Dodoma and Dar es Salaam, funded by the Yidan Prize Foundation. This project is implemented in collaboration with the Government of Tanzania through the Ministry of Education and the Ministry of Social Development, Gender, Elderly, and Children. BRAC also continued remote learning through radio and helpline support for 0-8-year-old children with funding from the Lego Foundation.

In Tanga, a Norad-funded project Education, Empowerment and Life Skills for Adolescent Girls and Young Children (EELAY), has been implemented, where adolescent girls who dropped out of secondary school are supported to return to school in collaboration with the Institute of Adult Education. This project also provides early childhood education. A new initiative J-PAL Post Primary Education — Getting Low-Income Adolescent Girls Back to School project, was also launched.

HIGHLIGHTS

921 participants were reached directly: 711 learners, 30 play leaders/teachers, and 180 parents

711 learners include 370 girls and 341 boys

100% of the play leaders are female

15 mothers/parents meetings have been conducted with an average of 12 participants

One material development workshop was held, and **26** parents participated

Alignment with SDG



NEW BEGINNINGS

Neema is 24 years old and from Tanga, a port city in Tanzania. Her education was cut short in 2015 when she failed her national exams, and her dreams of becoming a teacher were shattered.

In 2016 Neema started a tailoring course that she could not complete because she was ill due to sickle cell anaemia, a disease she had struggled with throughout her life. When she recovered, she took a government-funded computer course in Dar es Salaam but still lacked the essential skills required in the job market.

Neema returned to Tanga to live with her sister. “Despite still having a desire to return to school, my sister couldn’t afford to support me as well as her family”, she shared.

A teacher from her community suggested BRAC’s Getting Low-Income Adolescent Girls Back to School (JPAL) Project, and Neema immediately registered.

“I appreciate BRAC for this golden opportunity because I am no longer a burden to my family, as I receive support for school fees and learning materials,” she added, “I promise to continue to work hard and achieve my goals.”



I promise to continue to work hard and achieve my goals.



YOUTH EMPOWERMENT PROGRAMME

The Youth Empowerment Programme in Tanzania equips Adolescent Girls and Young Women (AGYW) with the knowledge and tools they need to thrive. Under the Youth Empowerment Programme, BRAC implements multiple projects to provide education and social and economic empowerment to AGYW between the ages of 10 – 24 years from vulnerable and marginalised communities to overcome barriers and become agents of change. This includes Empowerment and Livelihood for Adolescents (ELA), funded by the No Vo Foundation and Pamoja Tuwavushe, and the Goal Project supported by Women Win through Standard Chartered Bank.

Education empowerment supports the school retention of girls, social empowerment (life skills, sexual reproductive health information, and gender-based violence), and knowledge to AGYW, enhancing their voice and agency and ensuring the provision of economic empowerment and career pathway training. This includes financial literacy, entrepreneurship, business training, livelihood training, connecting them with Technical and Vocational Education and Training (TVET), and reinforcing them with input to start income-generating activities. In 2021, a group of Adolescent Boys and Young Men (ABYM) engaged in a pilot programme, as they are also required to play an essential role in the community. The project provided life skills-related knowledge to change their perception and make them aware of various issues they believed were female issues.

HIGHLIGHTS

1,962 participants were reached directly

959 project participants, of whom 80 were males and 879 were females.

100% of the club mentors are female.

879 AGYW members received life skill training, and **736** AGYW members received career pathway/ economic empowerment training and financial literacy training.

662 members were linked with TVET, of whom 276 completed vocational/TVET training

735 adolescent girls accessed the services of state and non-state actors (SRH services, training, loan, IGA support, etc.)

PAVING A BETTER FUTURE

Batuli Ally is a 25-year-old woman who lives with her aunt and three brothers in Dar es Salaam

“After my parents died, my siblings and I were left in the care of my aunt and other relatives; however, they were not financially stable, and I had to start thinking of how to support myself and my brothers,” Batuli shared. She started a phone charging business and took a gap year to earn and save for her education. After a lot of hard work, Batuli obtained a diploma in Records Management.

After college, Batuli met a team from BRAC who introduced the GOAL project to her while she was working at the local government office.

“I have gained a lot of skills through the GOAL project, such as financial literacy, sexual and reproductive health, and making reusable sanitary pads. I have been able to grow a habit of saving money and established an online business selling household utensils,” she added, “I feel stronger and more independent. I am proud that I can financially support my brothers, and I look forward to opening a physical shop in the future.”



“I feel stronger and more independent. I am proud that I can financially support my brothers, and I look forward to opening a physical shop in the future.”

BRAC TANZANIA MANAGEMENT TEAM

Susan Bipa	Country Director
------------	------------------

Thabit Ndilahomba	Head of Finance
-------------------	-----------------

Carolyn Mwanri	Head of Human Resources and Development
----------------	---

Julieth Abia	Head of Internal Audit
--------------	------------------------

Nassor Mnambila	Head of Administration, Procurement and Logistics
-----------------	---

Caroline Sanga	Senior Manager, Fundraising and Resources Acquisition
----------------	---

Amedeus Mushi	Legal Manager
---------------	---------------

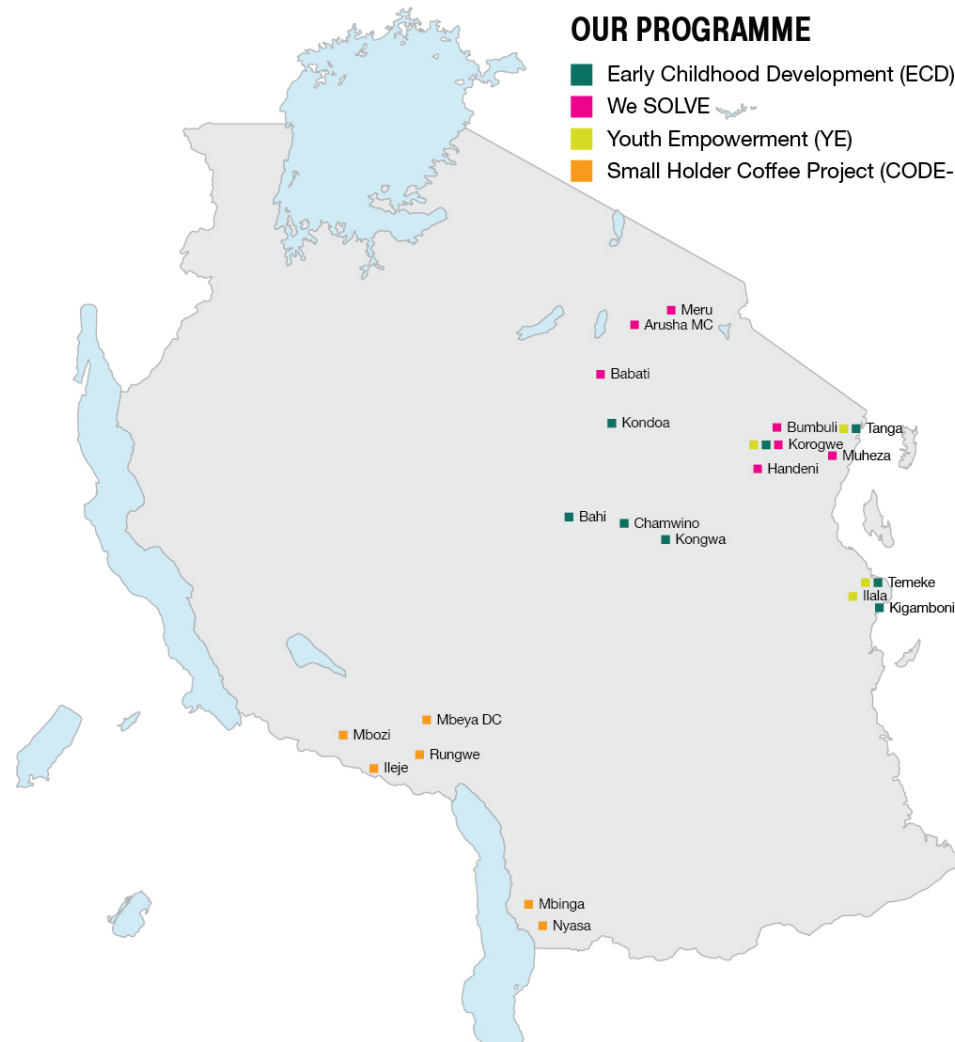
Lilian Msoffe	Manager, Monitoring
---------------	---------------------

Emma Mbagi	Manager, Communications
------------	-------------------------

OUR PARTNERS



PROGRAMME LOCATIONS, BRAC TANZANIA

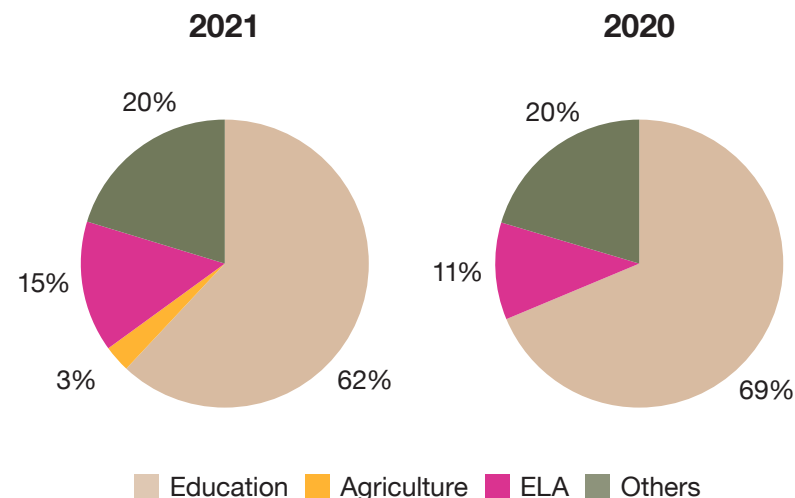


OPERATIONAL AND FINANCIAL HIGHLIGHTS

BRAC Maendeleo Tanzania received grants amounting to USD 1,527,821 in 2021 compared to USD 1,553,470 in 2020. Total Project utilized for the year were USD 1,601,977 in 2021 and in 2020 were USD 1,505,503 which represent an increase 1%. The expenses incurred for the major development Programmes are as shown below and 87% of total expenditure is being used for direct Programme service with only 13% as administration expenses.

PROGRAMME COST BY NATURE OF PROGRAMME

Programme	2021		2020	
	USD	%	USD	%
Education	993,084	62%	1,034,294	69%
Agriculture	48,144	3%	-	-
ELA	235,754	15%	164,261	11%
Others	324,995	20%	306,948	20%
Total	1,601,977	100%	1,505,503	100%



CONTRIBUTION TO GOVERNMENT EXCHEQUER

BRAC Tanzania regular contributes to the government exchequer through providing tax on its income and withholdings and Deposition tax from its employees and suppliers and contributing to the National Social Security fund (NSSF). Total contribution to government exchequer for the last two years as follows:

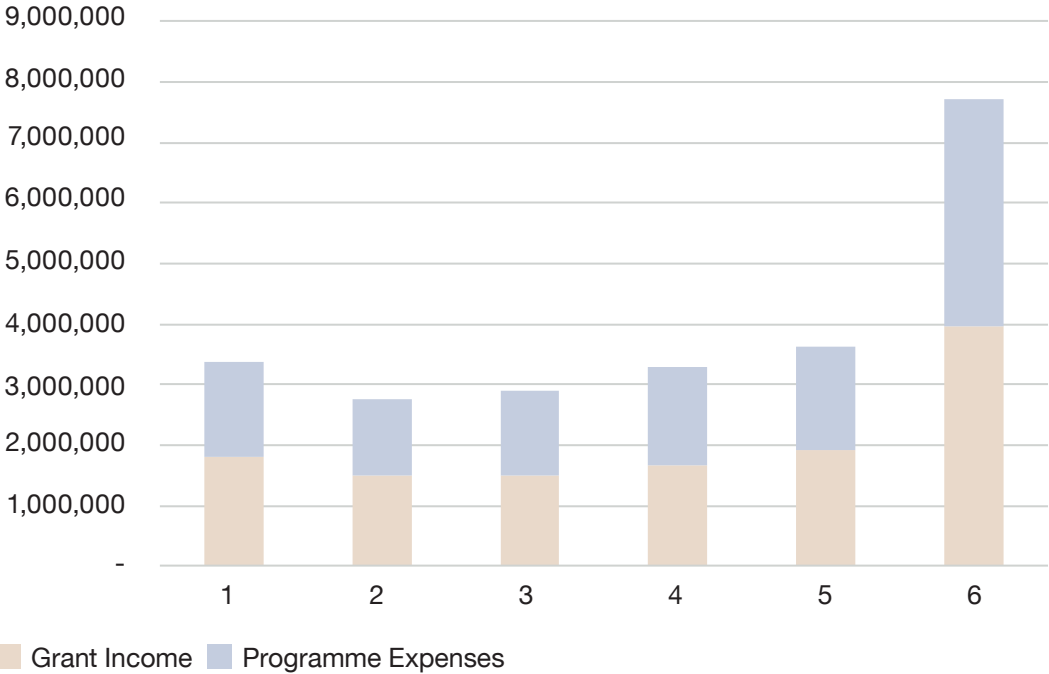
Particulars	2021	2020
Withholdings tax	71,363	115,650
NSSF contribution	66,843	84,973
Total	138,206	200,623

PERFORMANCE REVIEW

Particulars	2021 USD	2020 USD	2019 USD	2018 USD	2017 USD	2016 USD
Income Statement						
Grant Income	1,805,203	1,481,418	1,503,942	1,657,300	1,921,204	3,959,081
Other Income	92,697	40,663	97,106	92,319	123,522	65,628
Programme Expenses	1,569,502	1,277,302	1,387,460	1,618,376	1,714,930	3,764,802
Admin Expenses	142,093	453,426	211,530	131,243	329,796	257,136
Financial Position						
Cash at Bank	752,984	872,701	788,526	158,716	492,541	253,679
Grant Received in Advance	1,527,821	1,553,470	1,632,385	1,809,804	4,400,287	4,742,574
Operational Statistics						
No. of Programmes	12	11	10	9	9	5



GRANT INCOME VS PROGRAMME EXPENSES



CONTACT DETAILS

BRAC Tanzania
NATAI Plaza
Plot No. 17, Light Industrial Area
Mikocheni, PO Box: 105213
Dar es Salaam, Tanzania
T: +255 746 985 281
E: info.tanzania@brac.net
W: www.bracinternational.org

Stichting BRAC International
Zuid-Hollandlaan 7,
2596 AL Den Haag, The Netherlands.
T: +31 (0)6 50 255 110
W: www.bracinternational.org