



BRAC INTERNATIONAL MAGAZINE
DECEMBER 2020

LIFE



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EXECUTIVE DIRECTOR'S MESSAGE



“
We believe that those living in poverty and inequality are not only resilient but that they are able to take control of their own lives.
”

We have now reached the end of 2020, an unprecedented and challenging year for all of us at BRAC International (BI) and the people with whom we work. As we reflect back, we first and foremost remember all the millions of people affected by COVID-19, not only in their health and wellbeing but also those who fell back into poverty or who struggled to find enough to eat. Though the pandemic unfolded in our BI countries of operation at different speeds and intensities, we have all been challenged to not only look out for our

own health and families, but also to reach out to people we work with, and give them hope that BRAC is with them. Our mission to stand with people at times when they need us the most is not just some words on paper but rather the vibrant spirit of BRAC that lives in all of us.

It is through this spirit that we also feel closest to our beloved founder, Sir Fazle Hasan Abed. This year marks the 1st death-anniversary of Abed bhai, as we lovingly

address him. His guidance, vision, and spirit are irreplaceable and deeply missed; and this year we collectively renewed our commitment to serving the people for whom BRAC exists, to pursue the dream he had, and to follow the direction he set for us. We show our respect for him, by continuing the work of his life and recommitting ourselves to creating higher impact for even more people.

While 2020 interrupted a lot of our ability to deliver to our committed work for the year, we are now ready to start 2021 with renewed energy and focus. We have decided to develop a BI-wide strategy and growth plan in alignment with the BRAC Global Strategy, so that we can deliver our fair share of the BRAC Global Goal of reaching 250 million people living in poverty to take control of their lives through enhanced access to and control over basic services, resources, decisions, and actions that affect them by 2030. Underlying all our future work is a fundamental desire to expand our reach and impact to those who are living in situations of poverty, inequality, and injustice, especially women and children. We will continue to enhance the quality of our programmes on the ground, improve the financial health of the organisation, strengthen leadership at all levels, with a special focus on female leadership, build capacity of our team members, and monitor the practice of inclusive safeguarding policies to ensure a dignified and respectful workplace.

We know that more diverse and complex problems are evolving in the wake of the pandemic. We want to build programmes that reduce the spread of the disease while also helping to build back local economies. We also want to address the growing challenges of climate change, gender inequality, and violence against women at all levels. Through our continued work and innovations, we will magnify our signature interventions, including Early Childhood Development, Youth Empowerment, and locally led adaptation for climate change, through partnerships and systems strengthening.

The uncertainty of 2020 will not disappear in 2021. However, we are committed to ensuring we continue to deliver to our purpose while making sure our staff and programme participants are safe. We believe that those living in poverty and inequality are not only resilient but that they are able to take control of their own lives. Together we can build towards an even brighter future.

A handwritten signature in black ink, appearing to read 'Dr. Musa'.

Dr Muhammad Musa
Executive Director
BRAC International



ABOUT US

BRAC International operates in four countries in Asia (Afghanistan, Myanmar, Nepal, and the Philippines) and six countries in Africa (Liberia, Tanzania, Sierra Leone, Rwanda, South Sudan, and Uganda). Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable men and women to realise their potential. In each of the countries BRAC International operates in, the entities are legally registered with relevant authorities in compliance with all applicable legal and regulatory requirements.

BRAC International Holdings B.V. was set up as a private limited liability company under the laws of the Netherlands and is a wholly-owned subsidiary of Stichting BRAC International. It is a socially responsible for profit organisation, engaging people in economic activities and creating sustainable income generating activities for themselves. It provides funding for social development programmes under Stichting BRAC International. The core focus of BRAC International Holdings B.V. is to

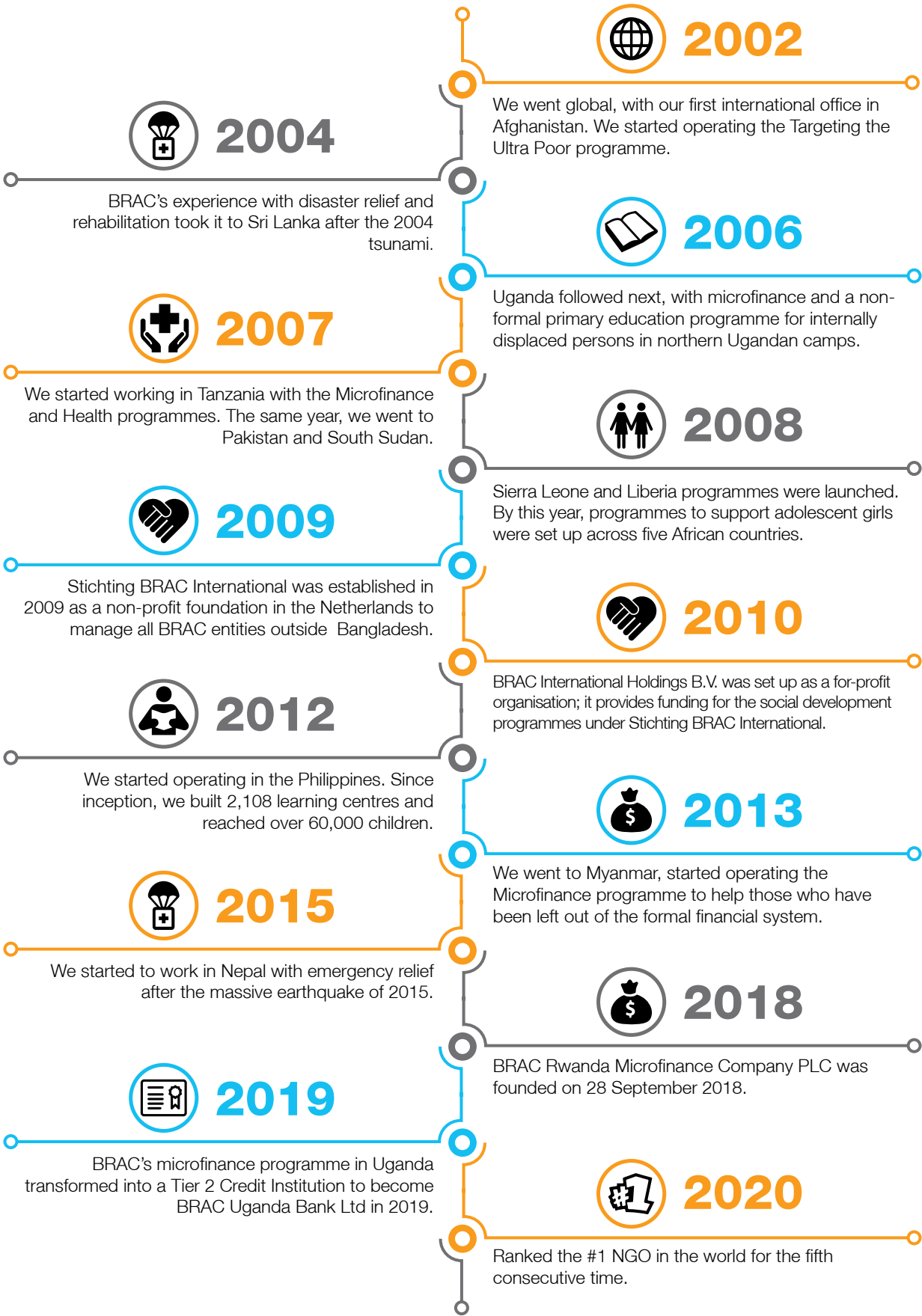
provide microfinance services to people who are financially constrained and marginalised, and people who do not have access to the financing facilities offered by banks and other non-bank financial institutions. Our social enterprise programme currently includes seed production and distribution in Uganda.

Our affiliates were founded in 2006 to raise our profile globally. They play a critical role in building awareness, developing new business plans, mobilizing resources and maintaining effective partnership with institutional donors, foundations, NGOs, research organisations as well as the media. They collaborate with international counterparts to design and implement cost-effective and evidence-based poverty innovations worldwide.

BRAC USA is our North American affiliate based in New York.

BRAC UK is our UK-based affiliate in London.

OUR JOURNEY



KEY ACHIEVEMENTS IN 2020



Afghanistan

- **Over 11.5 million people were reached** across 14 targeted provinces of Afghanistan through programmatic interventions.
- **890 participants** were trained including 10 Community-based Girls School (CBGS) Master Trainers as a core team on Child Safeguarding.
- **2,066,519 people** were reached through the Citizens' Charter Afghanistan Project, **949,780 people** through the Health programme, and **69,435 participants** through the Education programme.

- **1,026 aqua-farmers were reached** through locally customised Nutrition Sensitive Aquaculture project.
- **486 persons with disabilities** (PWDs) were reached through the Financial Inclusion for PWDs Project.
- **140,285 people were reached** through Microfinance services.



Myanmar

- BRAC Nepal launched the **disability-inclusive COVID-19 response** project, which will end in December 2020, with Handicap International and DEC Surkhet as partners.
- **94 young women** were trained as electrical technicians, with 56% of them now engaged as electricians in their communities.



Nepal

- Provided technical assistance to DOLE and ADB to launch a graduation pilot that targeted **1,239 participants** in 29 barangays (villages) across five municipalities in Negros Occidental.
- **6,009 people** were reached through Education and Ultra-Poor Graduation programmatic interventions.



Philippines



Liberia

- **A total of 550,571 people's lives** were impacted through the provision of various social development services.
- **35,954 people were reached** through Microfinance services.

- BRMCP is **developing SMS integration** to make financial transactions more transparent for clients. The system will send real-time notifications each time a client makes a repayment or deposit.
- BRMCP received approval from the National Bank of Rwanda to **increase the number of branches by 10**, bringing the **total to 20**.
- **5,334 people were reached** through Microfinance services.



Rwanda



Sierra Leone

- Through the Youth Empowerment programme, **life-skills story books were translated into audio recordings** and aired on the Ministry of Education's daily radio shows.
- The Emergency Preparedness and Response Programme **expanded its activities to two new communities and schools**, and constructed water drainages which have helped greatly in reducing floods.
- The Agriculture, Food Security and Livelihood (AFSL) programme implemented two major projects and **reached a total number of 76,950 farmers**.
- **52,060 people were reached** through Microfinance services.

- The Emergency Food Security and Agriculture Project **targeted 1,400 flood-affected food insecure and displaced households** with **a total of 8,400 individuals**, and supported them with training and emergency supplies of vegetables and fish kits, seeds, farming tools, etc.



South Sudan



Tanzania

- The Early Childhood Development programme has **launched a radio show to provide young children with opportunities of early learning**, while parents and caregivers receive relevant information on children's health, nutrition, and child protection.
- **190,828 people were reached** through Microfinance services.

- **Reached more than 805,504 people** through the Health programme.
- **6,602 learners** from the Early Childhood Development programme accessed e-learning through SMS and community radio shows.
- **A total of 6,166 staff**, Community Health Workers, teachers, and volunteers received training on Psychosocial Support.
- **193,944 people were reached** through Microfinance services.

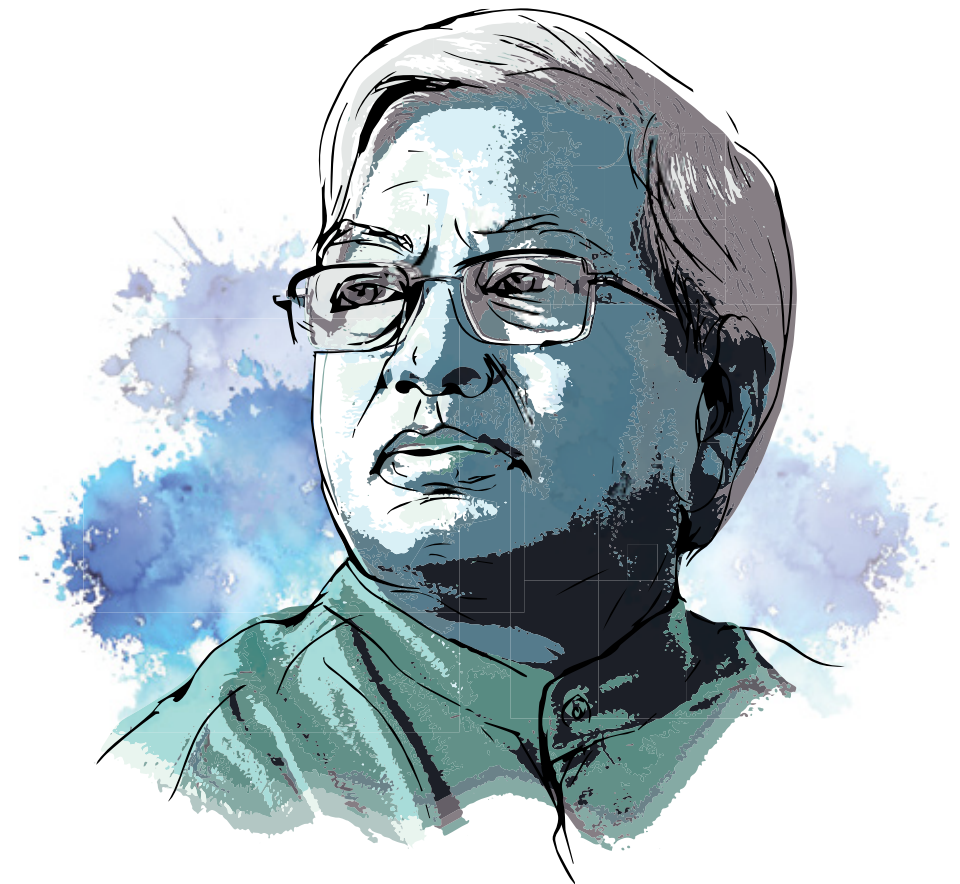


Uganda

“ As long as social needs exist, we will keep on working, keep on learning, and keep striving to create an equitable future for all. ”

Sir Fazle Hasan Abed
Founder, BRAC
1936 – 2019

REMEMBERING SIR FAZLE HASAN ABED



Sir Fazle Hasan Abed taught us that no problem is insurmountable. He lived his life with the conviction that every person in the world deserved the opportunity to realise their potential. His ability to dream big spurred innovations that will continue to influence individuals and organisations around the world for generations to come.

Abed bhai, as we lovingly address him, considered himself a citizen of

the world. He often repeated the words, “We must never lose sight of those who need our hands the most”. BRAC played a significant role in rebuilding countries like Afghanistan through its decade-long civil wars, Nepal and Haiti after the earthquakes, and Sri Lanka after the tsunami. We continue our work in 11 countries in Africa and Asia today with the same ethos our Founder stood for - to understand different realities, to constantly learn

and adapt to respond to changing needs and to stand beside those in the most vulnerable situations.

Abed bhai’s drive to build a world that works for everyone was rooted in his belief. We will honor that value by continuing to reach those who are left out. Together, we will continue to build hope and self-confidence in the vulnerable and equip them with the tools to overcome the most severe forms of poverty.



WE PROMISE TO BE WORTHY OF OUR FOUNDER SIR FAZLE HASAN ABED'S LEGACY



আমরা স্যার ফজলে হাসান আবেদ এর উত্তরাধিকারের যোগ্য হয়ে ওঠার প্রতিজ্ঞা করছি



ما تعهد می سپاریم تا به ارزش های برک که توسط
آقای فاضل عابد بنا نهاده شده، پایبند باشیم



ကျွန်ုပ်တို့သည် အဘဒ်ဘိုင်း၏ အဖိုးတန်အမွေအနှစ်ကို
ဆက်လက်ထမ်းဆောင်သွားမည်ဟု ကတိပြုပါသည်။



हामी आबेद भाइको विरासतको योग्य हुने वाचा गर्दछौं



Kami ay nangangako na maging karapatdapat para sa mga
naiwang pamana ng aming tagapagtatag na si Ginoong Fazle
Hasan Abed



Sir Fazle, our pa wor made BRAC, we your olor chayran from
Liberia say, we will tay good care of all lay good good tin wor you
lee behind here way us



Turabasezeranya kuzaba inyangamugayo zibereye umurage wa
nyakubahwa fazle hasan abed, uwashinze uyu muryango



Wi promis for day wit wi Founder Sir Fazle Hasan in gud woke



نعد بأن نكون مستحقين لإرث مؤسسنا السيد حسن عبد



Tutaenzi na kufuata nyayo za muasisi wetu mheshimiwa
Fazle Hasan Abed



Tweyama okutambulira mu mukululo gwa Sir Fazle Hasan Abed

THE LIMITLESSNESS OF FREEDOM

By Lailuma Kakar

I have been working for BRAC Afghanistan for over 16 years now. And during my many years of service, I had the opportunity of meeting Abed bhai four times.

My fondest memory of him is also the most significant one as it played a big role in changing the way I look at freedom and what it truly means to be a functional, responsible and independent human being. In 2006 Abed bhai paid us a visit in Afghanistan – he came to our training and resource centre and had a long open discussion with all the staff members. Before this, Abed bhai was just a name of a distant, visionary figure and we were in awe of his great contributions.

This sense of wonder amplified three-fold when I spoke to him. He listened to each of us very intently which made us very comfortable to open up. He spoke extensively on gender equality and women's empowerment – I couldn't help but be inspired by his words. It's as though he shared a dream with us and showed us a way to actually make it a reality in the most humane way possible.

“My fondest memory of Abed bhai is also the most significant one as it played a big role in changing the way I look at freedom.”

From then onward, I started to expand my understanding of gender equality – and during this pursuit, I realised how important it is to keep learning. At home, I paid close attention to how I was raising my sons and their education. At the community level, I helped girls (including my three nieces) to pursue their education. I motivated their mothers and financially supported them to enroll their daughters to go to school so that one day they could realise their full potential. My sons and nieces now hold high positions in government and non-governmental organisations.

Words, however simple or complex, have value and they have the power to change. And that is what happened back in 2006. Abed bhai's words changed me. It transformed the way I looked at 'freedom'. His words made me realise that freedom is not something personal, it is shared and limitless.

Lailuma Kakar
Head
Capacity Development Programme
BRAC Afghanistan

BRAC VALUES GUIDE OUR BELIEFS AND ACTIONS

- **INTEGRITY**
- **INCLUSIVENESS**
- **EFFECTIVENESS**
- **INNOVATION**

BRAC's 48 years of journey and success has been possible because of the values our Founder, Sir Fazle Hasan Abed, has set out for us. Our values remain a constant source of inspiration and pride for every BRAC employee.



BRAC Tanzania, 2019



INTEGRITY

“ Previously I blamed myself for the business not doing well, but now I am very well equipped to grow this business and also be able to start another one. ”



At BRAC, we value transparency and accountability in all our work with clear policies and procedures. We display the utmost level of honesty in all our dealings. Instead of looking at mistakes as failures, we learn from them and venture into new projects with even more enthusiasm. We value **integrity**, because honesty and dedication are the guiding principles of all our work.

CRAFTING A BETTER LIFE

Rabia Aziz is 18 years old and lives with her parents in Temeke, Dar es Salaam, Tanzania. Before joining BRAC Tanzania's Youth Empowerment club, Rabia was a secondary school student who was unable to continue with her education, because her family could not pay the school fees.

During the peak of COVID-19 infections, the government banned gatherings of large groups, and Rabia was unable to attend the club meetings. While at home, Rabia was trying to help her mother with

her small-business of selling chilli sauce, which was their main source of income.

BRAC Tanzania's "Goal" project, helps girls like Rabia with entrepreneurship and employability skills, and also gives them the opportunity to learn through sports. Due to the coronavirus restrictions, we had to change the modality of our services. Our frontline staff visited households in communities to equip them with knowledge on sexual and reproductive healthcare, life-skills, personal hygiene, and financial literacy.

Rabia continued to learn about how to run a business. She is now able to grow her mother's business from selling six bottles a day to 20 bottles a day. She learned ways to market and sell products, keep records, and she is also able to calculate profit and loss statements.

"Previously I blamed myself for the business not doing well, but now I am very well equipped to grow this business and also be able to start another one," shared Rabia.

INCLUSIVENESS

People with disabilities are often treated differently. But at BRAC, we believe everyone should have the opportunity to enjoy the best possible life. We are continuously strengthening our capacity for disability-inclusive programmes through piloting and scaling effective solutions. We are committed to **inclusiveness** to ensure that we engage, support, and recognise all members of the society.

“ They told me I would never complete school. I grew more hopeful to prove them wrong. ”

AN UNBROKEN SPIRIT

Zar Chi was bullied at school because she looked different. That did not stop her from getting her university degree.

She had more ambitious plans. Armed with a degree, she knew she could be an entrepreneur, if she found the right support.

Zar Chi decided to keep learning. She began to participate in life skills training, business skills and technical skill training under BRAC's inclusive financing for people with disabilities project, supported by DANA facility, UKAID and The Leprosy Mission Myanmar.

She eventually took a loan of USD 350 (500,000 MMK) and received an additional grant support of USD 350 to start her very first business - a clothing shop in a buzzing market in Mandalay.

Zar Chi Lin is one of 486 people reached through the inclusive financing project that ended in July 2020. BRAC Microfinance in Myanmar has so far provided loans to 393 clients, continuing its commitment to improve the lives of people living with disabilities.



486
people reached
through the
financing project



393
clients were
provided loans



EFFECTIVENESS

At BRAC, we design interventions to improve the education system, provide training to young people, combat health issues, and uplift households living in poverty. We constantly challenge ourselves to perform better and exceed targets. We value **effectiveness** in all our work to perform better and to improve the impact of our interventions.



SUCCESS IS SELF-RELIANCE

Theresa Sumo, a 35-year-old mother of 9 children, lives in Horton's Farm community in Kakata, Margibi County, Liberia. She was a cassava farmer and a day labourer struggling with providing for her family before she joined the Ultra-Poor Graduation (UPG) programme.

"Life has been challenging for me and my family over the years. Finding food for my nine children and sending them to school has left me at the mercy of God and my relatives," she states.

Upon getting selected into the UPG programme, Theresa was trained on framing pigs and producing soaps. She was given 3 pigs as main assets along with raw materials for soap making (as supporting assets). She was also provided with a weekly stipend of 980 LD (5.00 USD) from the programme through the Village Savings and Loan Association (VSLA). The programme has also supported

her with construction materials to build a pig pen. Equipped with the training that she has received, she started her journey as a pig farmer.

The 2 female pigs that she had received farrowed 18 piglets together. Furthermore, she is also making 2000 LD (10.00 USD) as net profit from her soap making business. This has enabled her to pay her children's school fees and food. She is now hoping to generate enough money to build a house for her family.

"I'm so proud of myself that I could come this far. I always felt like a nobody but I am now recognised in my community for my success. I'm grateful to BRAC for bringing this programme to my community and helping us," she says. Moving forward, she plans to extend her farm and her soap making business, build her new house and send her children to good schools so that they can also become successful in the future.

"I'm so proud of myself that I could come this far. I always felt like a nobody but I am now recognised in my community for my success. I'm grateful to BRAC for bringing this programme to my community and helping us."

INNOVATION

For BRAC, finding new and creative ways to help people living in vulnerable situations is a responsibility. We believe all solutions can be further refined, better understood, or reproduced in other contexts. We value **innovation** as it helps us develop, test, learn, and scale up solutions to the challenges faced by people living in poverty and inequality.

TOUGH TIMES NEVER LAST, TOUGH PEOPLE DO

42-year-old Jane Edward is a single mother of two children, living in Dar es Salaam, Tanzania. Her husband passed away when their second child was only 3 months old. However, Jane did not let grief break her apart and stop her life. She started working with a food vendor for only TZS 4,000 (USD 1.74) per day which was not enough to cover all her expenses. So, she started working double shifts and managed to save TZS 12,000 (USD 5.22) and decided to start her own business making a type of local flatbread known as chapati.

In 2016, Jane got introduced to BRAC's microfinance program for a neighbor. She, then, took her first loan of TZS 300,000 (USD 130) and expanded her business by increasing the varieties of snacks she was selling. She sells tea early in the morning and then moves on to sell snacks and bottled water during the afternoon. Since she sells at a bus stand with the items displayed on a table, most of her customers are school children and pedestrians.

Jane is resourceful when it comes to expanding her business. She uses local equipment as her cooking utensils. For instance, when she found a demand for crispy noodles, she used local tools to build her own noodle-making machine. She plans on investing in a freezer so she can start selling ice-creams as well.



Currently, Jane makes a profit of TZS 300,000 (USD 130) per month. She has a loan of TZS 950,000 (USD 413) which she is paying off through weekly settlements. Jane does not let anything break her spirits. In the face of adversity, she stands tall and fights to survive with whatever resources she has around her. She, now, plans on buying a plot in the Kibaha area and building a new house for her family.

STORIES FROM THE FRONTLINE



A PROUD LIGHTING AND ELECTRICAL TECHNICIAN

When BRAC introduced the “electrician training programme” in 2019, in partnership with Signify, to provide women in Nepal with training courses that help them become lighting and electrical technicians, Ramita became one of the first participants to join the training.

Ramita Tamang, a 18 year old from Namobuddha municipality, Kavre district, Nepal, dropped out of school after grade 10, but she never lost the will to learn. Ramita’s father left to work in India and has not returned in a long time. When the nationwide lockdown was imposed in March this year, her brothers lost their jobs as cooks. As it would get too expensive to live in Kathmandu without a job, they were compelled to return home to Kavre.

Meanwhile in her community, Ramita was still getting called to work on electrical wiring by her neighbours. Settlements are not too dense in the hills of Namobuddha, and residents often opt to commute by walking.

Ramita chooses to work in pairs, which is also a reason for each other’s safety and security. They take precautionary measures such as wearing masks and gloves, particularly when they must interact with other people.



She is also aware that social distancing, washing hands with soap and water before entering the house and before eating are very important.

Ramita shares her gratefulness for BRAC Nepal; she is now proud to be identified as an electrician. It boosts her confidence and provides her with a livelihood of her own. She is also a source of inspiration for the other girls in her community.

Due to her unique skills, she is one of those rare people in her community who are still able to earn a living and buy food for themselves and their families during these unprecedented times.



1,302,865
people reached



4,082
Community Health Promoters are women

“Before I went to the field during the coronavirus pandemic, I was provided training on financial literacy and basic community health practices.”

WALK A MILE IN MY SHOES

Leila Akbar, a Community Health Promoter (CHP), stationed at a training ground in the Southern subdivision of Koboko Municipality, Uganda, went door-to-door during COVID-19 lockdown selling essential household items in hard to reach areas. She carried with her mama kits, solar lights, diapers, porridge, and sanitary towels. Our mama kits usually contain a pair of gloves, baby wrapper, soap, cotton, gauze, scissors, and bandage. It has greatly helped in preventing infection of the mother and the newborn.

Leila says “Before I went to the field during the coronavirus pandemic, I was provided training on financial literacy and basic community health practices. We are always reminded to work under strict practice of COVID-19 safety

guidelines; such as wearing face masks and maintaining physical distance.”

BRAC Uganda’s CHPs are spread across over 72 districts in the country, they work to prevent malaria, provide prenatal, antenatal, and postnatal care, basic curative care, family planning, immunisation, education on health and nutrition, TB screening in refugee settlements, and create awareness on HIV/AIDS, tuberculosis, and acute respiratory infections. So far we have reached 1,302,865 people through our Health programme interventions in Uganda. Our 4,082 Community Health Promoters are all women and selected from their respective communities. Through our intervention, CHPs are also able to generate income.

OUR IMPACT



86,040

People reached through the **Education programme** in Afghanistan, Philippines, Tanzania, Uganda and Liberia



8,972

People reached through the **Early Childhood Development Programme** in Tanzania and Uganda



85,507

People reached through the **Agriculture, Food Security and Livelihood programme** in Myanmar, Nepal, South Sudan, Uganda, Liberia and Sierra Leone



39,339

People reached through the **Youth Empowerment programme** in Nepal, Tanzania, Uganda, Liberia and Sierra Leone



33,315

People reached through the **Emergency Preparedness and Response programme** in Myanmar, Uganda, and Sierra Leone



2,576,444

People reached through the **Health programme** in Afghanistan, Nepal, Liberia, Uganda and Sierra Leone



8,065

People reached through the **Ultra-Poor Graduation programme** in Uganda and Liberia



618,405

Borrowers reached through the **Microfinance programme** in Myanmar, Uganda, Liberia, Tanzania, Sierra Leone, and Rwanda

Data as of September, 2020

HOW BRAC INTERNATIONAL SCALED UP RESPONSE TO COVID-19

Responding to large-scale challenges through innovation and rapid response is in BRAC’s DNA. In the face of the unprecedented catastrophe created by COVID-19, BRAC is determined to stand beside the world’s most vulnerable people in all the 11 countries that it operates in.

At the onset of the COVID-19 pandemic, BRAC International released a [strategic framework](#) to guide its response efforts. The framework outlines the overall response through a four-pronged approach. The first component focuses on ensuring the safety and security of BRAC’s staff. The second outlines an extensive community-based awareness raising campaign to prevent the spread of the virus. The third highlights response efforts including the importance of partnerships, supporting affected families through case management, and food and income support. The final component addresses social and economic recovery.

1. Orientation, Safety And Safeguarding Of Staff

Across BRAC International’s countries of operation, all staff members have been provided with adequate amounts of personal protective equipment consisting of face masks, gloves and shields. The country offices are equipped with handwashing stations, liquid soaps and sanitisers and the members of staff are observing protocols for social distancing. Additionally, staff wellbeing sessions are being conducted both for the field teams as well as main office staff at regular intervals.



PPE consisting of face masks, gloves and shield were provided



Offices are equipped with handwashing stations, liquid soaps and sanitizers



Staff wellbeing sessions are being conducted

2. Community Awareness Raising And Infection Prevention And Control

All of our actions are in alignment with the Infection Prevention Control Guidelines from the country governments and WHO. Our staff have been reaching out to the communities through door-to-door services, radio shows, and online platforms. Whenever there is a risk of exposure, we use technology, including texts and videos, and distance counseling to share crucial information. All content is localised so it is appropriate for the varying cultural contexts in which BRAC operates.

OUR REACH



45.9 million
people reached and sensitised
on COVID-19

3. Partnerships To Manage Outbreaks

Partnerships are a key tool in our response capability. We have strong existing relationships with governments, community leaders, other local and international NGOs, and work closely with these groups to coordinate our responses. While ensuring that collective action is taken to best mitigate the spread of the disease, we are also working closely with established

authorities and other actors to strategise where our combined resources can make the most impact to respond to pandemic’s aftermath. Our staff continue to reach out to communities to conduct contact tracing, refer cases to treat confirmed cases, recommend case isolation, and ensure instruction from the clinical side is promoted.

4. Economic And Social Recovery

BRAC International is committed to working with affected communities to rebuild and emerge stronger than before. It is clear that the COVID-19 outbreak has immediate consequences on food and income security for already vulnerable communities. We have undertaken ongoing assessments of economic hardships including income loss, food insecurity, and other challenges to livelihoods that communities and programme participants

may face immediately and in the longer term. These [rapid assessments](#) provide insight into how the outbreak and its economic consequences are affecting vulnerable households across the Global South. So far we have completed six assessments, whose findings are being utilised to design our context specific economic rehabilitation and social reconstruction programmes.

COVID-19 KEY RESPONSE ACTIVITIES

AFGHANISTAN

- BRAC Afghanistan has reached a total of **11,552,637 people** directly in 14 provinces through the awareness raising and infection and prevention control activities.
- Under its dedicated COVID-19 hospital in Helmand province, BRAC Afghanistan is continuing to deliver the services and treatment to the patients with COVID-19 symptoms, including through **14 Rapid Response Teams** in the districts of the province, and has received and treated a total of 113 OPD patients.
- BRAC Afghanistan provided **helpline education support to the girls** of Girls Education Challenge-Transition (GEC-T) during the COVID-19 pandemic.

PHILIPPINES

- By the end of September 2020, BRAC Philippines **reached 100,072 individuals** through its independent COVID-19 response and recovery initiatives, including life-saving informational material distribution and awareness raising campaigns.
- BRAC Philippines introduced an **online platform** that includes COVID-19 awareness-raising response initiative.

MYANMAR

- COVID-19 awareness activities **reached approximately 900,000 people** in the regions BRAC Myanmar works in. BRAC trained over 150 staff on Humanitarian Principles and Humanitarian Skills; Disaster Risk Reduction and Climate Change Adaptation; and Disaster Risk Vulnerability Assessments.
- By the end of September 2020, BRAC Myanmar **reached 899,439 individuals** through its independent COVID-19 response and recovery initiatives, which included life-saving informational material distribution and awareness raising campaigns.

LIBERIA

- BRAC Liberia **reached a total of 1,664,370 people** across 10 counties while raising awareness on COVID-19. Which is 37% of the entire population (4.5 million).
- The country team, in partnership with government agencies including the line ministries, distributed **118,018 life-saving informational materials** to increase awareness on COVID-19 infection and prevention control.

NEPAL

- BRAC has been working with partners in Nepal to **develop and disseminate disability-inclusive messages** through SMS, radio, social media, and hotline.
- **Sanitary and hygiene kits** have been supplied at quarantine centers and municipalities, and support has been provided to make their relief guidelines and distributions more inclusive for persons with disabilities.

SIERRA LEONE

- BRAC Sierra Leone **reached over 608,187 people** through door-to-door initiatives, radio programmes, and SMS messaging.
- The Community Health Reach Project, aiming to support the government in the prevention, prompt detection, and effective response to the COVID-19 outbreak was implemented in 3 districts, reaching over **3 million people with life-saving messages and PPEs**.

SOUTH SUDAN

- BRAC South Sudan successfully completed its Emergency COVID-19 response plan funded by GAC, exceeding the majority of the targets. The project **reached more than 150,000 people** through awareness sessions, distributed 17,706 soaps/sanitizers, 33,870 IEC materials, 2,500 items of PPE and 4,000 hygiene kits and installed 300 handwashing stations.

TANZANIA

- BRAC Tanzania **reached over 3.9 million people** across the country, and distributed more than 215,537 life-saving informational materials to its programme participants.
- A **national child helpline** was set up to support the nurture and care of children especially those at risk during the pandemic.

UGANDA

- **Reached 42,729,036 people** at BRAC Uganda through COVID-19 awareness raising and infection prevention and control activities.
- **9,009 Community Health Workers (CHWs)** were provided with Personal Protection Equipment (PPE), such as hand sanitizers, face shields and masks.

BRAC INTERNATIONAL MICROFINANCE'S RESPONSE

MYANMAR, UGANDA, TANZANIA, RWANDA, SIERRA LEONE, LIBERIA

With the COVID-19 pandemic, our clients' inherent financial resilience has been severely tested. We are endeavoring to maintain it through additional support and providing the right financial tools to strengthen and multiply their resilience at the individual, household, and community level.

BRAC International Microfinance provided immediate relief by offering payment holidays

and continued to pay staff salaries with the goal of being ready for the recovery phase and to respond immediately once in-country operations recommenced. We encouraged economic recovery by rescheduling loans, refinancing existing clients, and providing recovery loans to new BRAC clients.

#NOTJUST**ANY**JOB



Children learning through play at BRAC Tanzania Play Lab. Photo taken in 2019

“ Through my work with the development sector and through my work with BRAC, I’ve learned to raise my voice against injustice and discrimination. ”

What is it like working for BRAC?

Working for BRAC is like a constant fight against poverty and discrimination, towards achieving a positive change for the world.

What is your proudest moment at BRAC?

My proudest moment at BRAC is not just one moment, it comprises all those moments when I see children who come to BRAC Play Labs are happy, learning through play and with joy.

How does BRAC empower women?

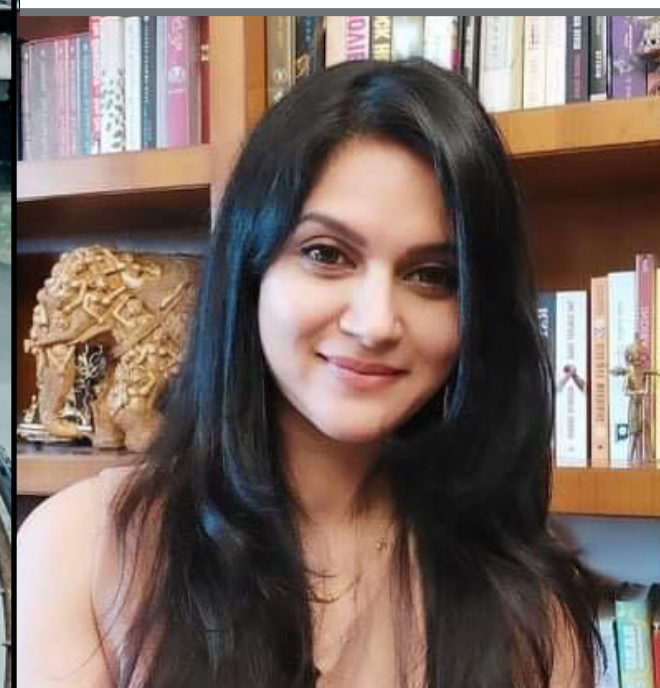
BRAC is very unique in encouraging female leadership because in this organization as women we get a lot of scope to push our boundaries by solving challenging problems. BRAC also provides us with a conducive, women-friendly and enabling working environment.

What would you advise the new employees?

There’s a tip that I would like to share with all the freshers at BRAC - do whatever you’re passionate about because BRAC provides you the opportunity to work towards your passion.

Rafiath Rashid Mithila

Head
Early Childhood Development Programme
BRAC International



WHAT'S NEW IN OUR COUNTRIES OF OPERATION



BRAC UGANDA LIGHTING UP FUTURES

BRAC Uganda, with support from Little Sun, received a total of 324 Little Sun Chargers, state-of-the-art solar-powered phone chargers, to strengthen healthcare systems in remote areas without access to electricity. The phone chargers were distributed amongst all-women teams of Community Health Workers (CHWs) and technicians in Northern and Eastern Uganda.



“ This equipment is very handy for people like us who live in communities without access to hydro power. Now, my children are able to use the light to complete their homework. I am also able to compile my daily business books while inside the house. ”

- Anena Irene, Community Health Worker from Twonokun Village, Gulu District, Uganda

The CHWs work in distant and hard to reach places without power. The solar chargers from Little Sun are a great help; the solar energy will ensure that the CHWs can provide uninterrupted and essential healthcare services to households in the communities.



BRAC UGANDA FACILITATES RADIO-BASED LEARNING IN THE WAKE OF COVID-19

During the COVID-19 induced lockdown in Uganda, the government had closed down all schools in the country. BRAC Early Childhood Development (ECD) programme, with support from LEGO Foundation, took the initiative to organise various activities for the parents and children to exercise while they are at home. In August 2020, BRAC

Uganda launched a radio programme for parents and children aged under-five, on a local radio station, 89.2 CBS FM, with the aim to reach approximately 3 million children. The session contents cover Math, Science, English and different life-skills lessons designed on the play-based learning approach. A toll-free hotline number is also provided at the end of each

episode for any questions and queries from the parents. The Play Leaders from the ECD programme went through a training on radio-presentation before the show was launched. The radio programme currently airs twice a week, every Monday and Thursday, from 1:30pm to 2:00pm (East Africa Time).

BRAC TANZANIA STRIVES TO TO EMPOWER YOUNG PEOPLE



BRAC Tanzania launched the “Skills for their Future” project to empower young women studying science, aged 14 to 20, by helping them gain skills and receive a certification in digital literacy, coding and entrepreneurship. This initiative is supported by Theirworld and made possible by the People’s Postcode Lottery UK. After the schools reopened in June front he lockdown, BRAC Tanzania waited two weeks to ensure the classrooms were properly disinfected

and made safe before restarting classes. When the pandemic hit, BRAC Tanzania team adapted the Education programme to include promoting COVID-19 measures to students, their families and teachers to help them stay safe. In addition, the girls were provided with printed materials to study while at home. So far the country team has reached 116 families on the outskirts of the capital Dar es Salaam.



In partnership with NORAD, BRAC Tanzania is providing apprenticeship training for girls in the Tanga region in collaboration with the Small Industries Development Organisation (SIDO). BRAC is supporting 122 out-of-school girls through the Education, Empowerment

and Life skills for Adolescent Girls and Young Children (EELAY) project. The girls are being trained on various entrepreneurship skills as per their choice, and at the end of the sessions the girls will be given certificates by SIDO and input supplies to venture into self-employment.





BRAC MYANMAR FIGHTS COVID-19 WITH PARTNERS

BRAC Myanmar provided protective gear, food and cash support to the quarantine centres, internally displaced people, programme participants, clients, and vulnerable families in the Kayin state.

With support from LIFT Fund and AAR Japan, BRAC supported 600 individuals and 350 vulnerable families in Myanmar. This relief campaign ran from the 9th to the 30th of November.

BRAC LIBERIA EDUCATES COMMUNITY DWELLERS ON HOW TO PREVENT AND MINIMISE THE SPREAD OF TUBERCULOSIS AND THE CORONAVIRUS



the programme which started with a street parade and ended with a brief closing ceremony where the national Tuberculosis focal person from the MOH/NLTCP, Gruyee M. Gailah, offered a special statement, thanked BRAC for its numerous contributions in the health sector and asked for more coordination and collaboration in service delivery.

Jointly with the Ministry of Health (MOH) and The National Leprosy and Tuberculosis Control Programme (NLTCP), BRAC Liberia conducted a day-long Tuberculosis and COVID-19 awareness and prevention campaign in

Careysburg City, Montserrado County, aiming to educate community dwellers on how to prevent and minimise the spread of Tuberculosis and the coronavirus in our homes and communities. More than 100 community members attended

BRAC Liberia continues to adhere to the current protocols to ensure that the staff, as well as the programme participants, are protected from contracting the virus.

BRAC SIERRA LEONE CAPACITATES COMMUNITY HEALTH PROMOTERS

With support from the Centre for Disaster Philanthropy, BRAC Sierra Leone has trained 150 Community Health Promoters (CHP) across three districts in Sierra Leone including Bo, Kenema, and Pujehun with essential information on how to promote sensitisation efforts against the coronavirus within their various communities.

Each of the 50 representatives per district received a two-day intensive training on community adherence with health protocols.

Sebatu Massaquoi, a Community Health Promoter in Gallinese chiefdom in Pujehun, Southern Province of the country, is determined to ensure that her chiefdom, which has never recorded a COVID-19 positive case, maintains its status.



“ I am doing the best I could to help protect the community against the coronavirus by sensitising members within my chiefdom. ”

- Sebatu Massaquoi

BRAC AFGHANISTAN SUPPORTING LEARNERS IN AREAS AFFECTED BY CONFLICT AND FRAGILITY



The Afghan Girls' Education (AGE) in Conflict and Fragility project, funded by Global Affairs Canada (GAC), has commenced in Nangarhar province, Afghanistan. A total of 2,460 students have enrolled in the programme; and 122 teachers have been hired and trained on Basic Teacher Training. The training module aimed at empowering teachers with the knowledge, abilities, and attitudes, in an integrated way, including different teaching techniques and methodologies.

Schools in the country formally opened during the first week of December; BRAC Afghanistan has started conducting classes six days a week whilst maintaining safety precautions and providing PPE (face masks, hand sanitisers, liquid handwash) to the students and staff. The project is gearing up to start its activities in 9 additional provinces of Afghanistan from January 2021.



Clients Narrate A Powerful Account Of The Impact Of Microfinance

By Upoma Antara Husain

Lean DataSM Insights from BRAC International Microfinance clients tell a story of resilience and growth.

The late founder of BRAC, Sir Fazle Hasan Abed, was once asked how he knew which programmes to develop. He [answered](#),

“ Well, I go to the communities and sit down with the women there and ask [them what] they need. ”

Listening and learning directly from the people has been part of BRAC’s modus operandi since the beginning of its journey.

As part of systematic efforts to learn directly from its clients, BRAC International Microfinance (BI MF) conducted baseline

impact assessments in 2019 to see whether its services are creating positive client outcomes and to inform the setting of ambitious five-year impact targets.

Using [Lean Data](#)SM methodology in partnership with [60 Decibels](#) (60db) and with support from [Global Partnerships](#), BI MF spoke to 1,976 group loan clients, all of whom are women and who make up 95% of BRAC’s clientele. Spanning five countries (Myanmar, Liberia, Sierra Leone, Tanzania, and Uganda), the surveys focused on client profiles, their level of satisfaction with BRAC, the challenges they faced, and their reported social outcomes.

This exercise complements BI MF’s ongoing [social performance management](#) (SPM) and [client](#)

[protection](#) (CP) initiatives. While SPM and CP ensure BI MF have the management practices and policies in place to manage their social bottom line, the Lean DataSM surveys measure the achievement of the social bottom line.

The results provide direct accounts of how microfinance remains a critical tool for people living in poverty, particularly women, to improve lives and livelihoods, and build resilience. These results impel and encourage the socially-focused microfinance sector to continue to stand beside their clients, who are among the most vulnerable to the impacts of the COVID-19 pandemic and help them weather the economic fallout from the crisis.

“ BRAC was able to look at me then trust me and give me [my first loan].... I can’t get that money from anybody. ”

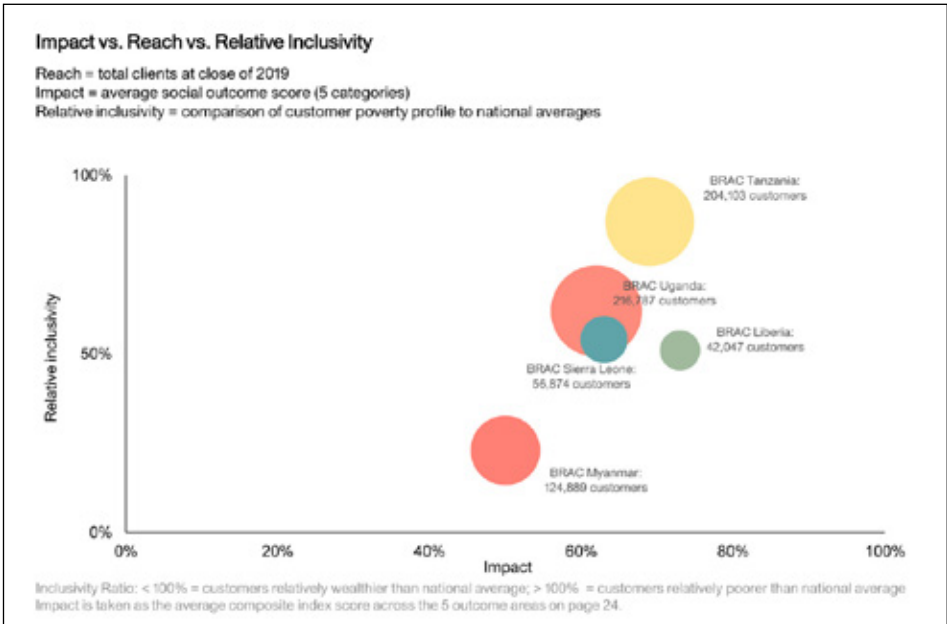
Overall, 83% of respondents reported that they could not easily access a good alternative to BRAC, indicating that BRAC is reaching people who are underserved, thereby filling a critical market gap in these countries. 96% of clients surveyed reported that their quality of life has either ‘very much’ or ‘slightly’ improved because of BRAC. The results also show that in countries where BRAC is reaching more people living in poverty, the perceived positive impact is also higher.

“ Before, it was difficult for me and my family to eat even three square meals per day, but since I started working with BRAC Sierra Leone, there’s enough to eat and more to save for the next day. ”

The survey results tell a story of resilience: in every country, BRAC’s clients report a reduction in financial vulnerability after working with the organisation. Greater ability to use one’s own funds to pay for emergency expenses is a reliable indicator of improved financial resilience. On average, 83% reported using savings to pay for an emergency expense after working with BRAC, compared with only 44% before. Clients have also reported that their ability to save more (91%), and better plan their finances (84%) have increased as a result of working with BRAC.

“ As a single parent, it is from the loan I survive with my child... My husband left me almost empty-handed but it is the loan that has improved my life. ”

The impact stories from these surveys highlight women’s economic empowerment and challenge some of the prevalent assumptions that microfinance does not empower women. 96% of the women surveyed reported earning more and 69% reported contributing to family decisions more frequently. BRAC loans have also helped manage



day-to-day cash flow and improve household wellbeing. Clients, especially in Africa, reported frequently using loans to pay for school fees, medical expenses, and other household expenditures. On average, 62% eat more and better meals, 75% spend more on the home, 59% have better access to healthcare, and 72% spend more on children's education.

“ I was nobody among my people but now I am somebody there. ”

Overall, BI MF is achieving its mission to create self-employment opportunities, build financial resilience and economically empower women. For internal targeting and monitoring, BI MF has created impact metrics of weighted indexes across five impact areas – Quality of Life,

Financial Resilience, Women's Economic Empowerment, Self-Employment & Livelihood Opportunities, and Household Welfare. While all outcome results are complimentary, quality of

“ For clients who are using BRAC for a long time, please increase the loan amount. ”

Life improvements showed the strongest relative performance. These surveys have been a powerful tool to understand what BRAC's clients truly care about. When asked to suggest areas of improvement, increasing the loan amount was the most common response in 4 of the 5 countries. On average, 90% of BRAC's clients described the loans as inexpensive or fairly priced, and over 90% of

clients across all countries want to continue working with BRAC in the coming years.

These results support what many practitioners already know to be true – access to financial services builds resilience and improves the lives of women living in poverty – as told by the women themselves. In the midst of this global pandemic, we may not be able to sit down with our clients today as our Founder used to, but we will continue to listen to them, ask them what they need, and continue to invest in their resilient futures.

About BRAC International Microfinance

BRAC International Microfinance (BI MF) currently has over 640,000 clients across six countries (Myanmar, Liberia, Sierra Leone, Rwanda, Tanzania, and Uganda), with 97% of its clients women and 57% rural as of December 2019. BI MF has a mission to provide a range of financial services responsibly to people at the bottom of the pyramid. BI MF particularly 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.

Upoma Antara Husain
Senior Manager, Client Impact and Product, Microfinance;
BRAC International Holdings. B.V.

Building Resilience In The Midst Of Ensuing Chaos In The Philippines

By Bobby Irven

With lockdowns continuing to wreak havoc on the extreme poor populations in the Philippines, the Graduation pilot running there has shown great results in building the resilience and security for participants and their families.

When Jenalyn Dizon, a mother of five, joined the Philippines Department of Labor and Employment (DOLE) Graduation Pilot in 2018, in partnership with the Asian Development Bank (ADB) and technical assistance from BRAC Ultra-Poor Graduation Initiative (UPGI), she was not prepared to overcome the severe disruption and devastation that would be brought about by COVID-19. Yet, two years after the pilot started, when the lockdowns and travel restrictions were enforced to prevent further spread of COVID-19, and the survival of her family and neighbours were put at great risk, Jenalyn was able to withstand the shock.

In fact, she was able to increase her income by providing fresh food to her community during grocery lockdowns thanks to the training and support she received

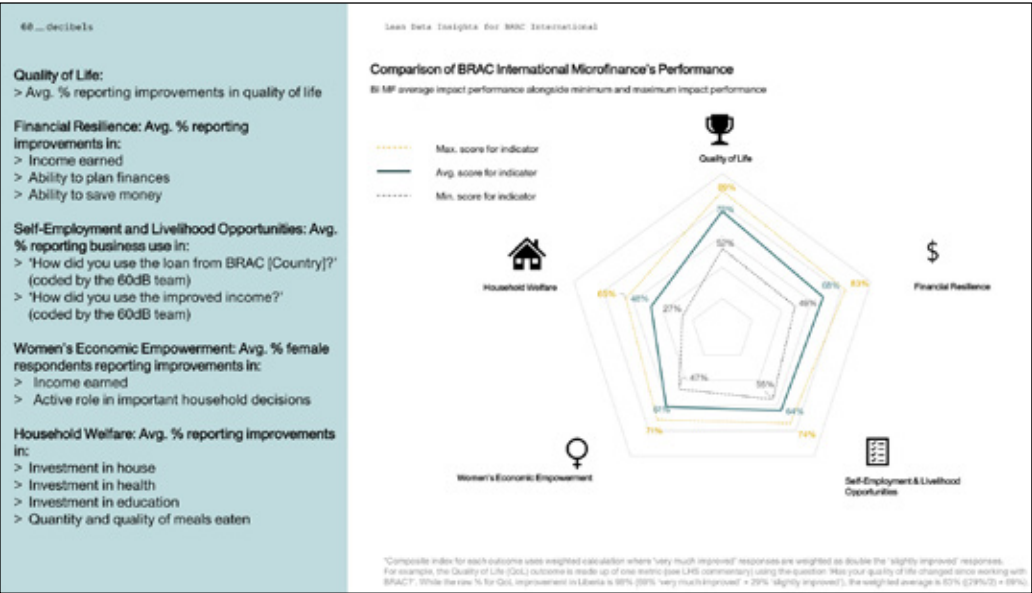
as a participant in the DOLE Graduation pilot.

Designed to build the skills, knowledge, and resilience needed to develop a sustainable pathway out of extreme poverty, the holistic Graduation approach equipped participants to adapt to the dramatic impact of COVID-19. By creating linkages between participants and available public services, nearly all pilot participants received monetary assistance from the government.

Through training from Graduation coaches, 99% of the participants reported a high understanding of hygiene awareness—and because of livelihoods designed to be easily adaptable and shock resistant, participants like Jenalyn were able to continue earning incomes during lockdown.

However, that is not the case for everyone in the country. Many livelihoods in the Philippines have been incredibly impacted – if not decimated – by measures taken to stop the spread of the virus, and thousands of people are at risk of being forced into poverty as a result.

A recent BRC assessment found more than two-thirds of the people it works with in the Philippines saw their incomes greatly reduced or completely wiped out. After a relatively successful campaign of keeping numbers low, the country returned to lockdown in early August (after emerging from the longest lockdown of any country), reinstating stay-at-home orders to tens of millions of people, creating yet another period of uncertainty and chaos.



ADAPTING IN THE FACE OF COVID-19

By requiring participants to have multiple streams of income and creating new connections to healthcare and savings, Graduation builds resilience for participants, enabling them to withstand major shocks. Through swift adaptation of the approach, we have been able to maintain core programmatic efforts during and after lockdowns, including the provision of critical health and hygiene information to prevent further spread of the virus, which further enhanced participants’ resilience.

Although lockdowns exacerbated pre-existing issues along with new ones, almost two-thirds of participating households in the pilot were able to continue working. Through the coaching Jenalyn

received on business recovery, diversification, and mitigation, she was able to make quick changes to maintain income and provide for her family. She turned her home garden – originally developed to provide her family with greater food security – into a supplementary livelihood to help recover the funds lost during the previous lockdown. In addition to providing her family with nutritious meals, Jenalyn was also able to sell her produce to members of the local community, securing a steady stream of income and helping to feed her neighbours and friends.

BRAC’s Graduation programmes are built with more than just the individual in mind, and its impacts are meant to be both long-lasting and intergenerational.



“As we have immersed ourselves in all aspects of the household, we have built a connection that can address shocks and uncertainties, I am positive that the our families in Negros are now confident in facing struggles and capable in developing their households.”

- Lian Sayno,
Assistant Project
Coordinator



EXCEEDING IMMEDIATE NEEDS FOR LONG-TERM GAINS

As the DOLE Graduation pilot reaches its final stage, the growth and commitment of the pilot participants during these harrowing times could not be more extraordinary. Although the future remains uncertain, we firmly believe that with the right tools, support, and knowledge, the world’s poorest people can withstand and overcome devastating shocks like COVID-19.

The Graduation approach has proven itself to be a holistic tool designed to build resilience of extreme poor households in even the most dire of situations. It serves as a clear example of an intervention that can effectively empower individuals

and households to weather a storm and come out the other side with confidence that they can continue to improve their lives and quickly adapt to change. “We are all in this together like family. We may fall but we learn and recover every time,” said programme participant Murcia.

The need for holistic, sustainable social protection, and financial inclusion programmes for the most vulnerable has never been so strong, and while the impacts of the global pandemic have been destructive to so many, we also see this as an opportunity to rethink how we reach and work with extreme poor populations.

As the DOLE Graduation pilot concludes its initial programming, our team will be putting a heavy focus on taking key learnings from the endline data results. This information will be used to analyse desired outcomes like resilience and livelihood sustainability, particularly how they fared and were adapted to withstand a major shock like COVID-19. The results and trends observed in this pilot can then be applied to future programme design, furthering advancing the iterative nature of BRAC’s Graduation approach.

Bobby Irvén
Communications Officer,
Ultra-Poor Graduation Initiative,
BRAC USA

An Audacious Expansion For BRAC's Global Graduation Agenda

By Isabel Whisson

With the announcement of BRAC's Ultra-Poor Graduation Initiative being selected as one of this year's TED-sponsored Audacious Project winners, we look ahead to the future of Graduation programming around the world.

On 18 June, TED announced that BRAC was one of eight winners of the [Audacious Project](#). An investment of over \$60 million will significantly expand BRAC's work to enable the adoption of Graduation programmes by governments across Asia and sub-Saharan Africa.

The Graduation approach was developed by BRAC's [Ultra-Poor Graduation programme](#) (previously known as Targeting the Ultra-Poor Programme or "TUP"), in 2002. Since then, a range of other international NGOs and UN agencies, inspired by BRAC's work, have adopted and tested the Graduation approach in multiple contexts and countries around the world, citing consistently high and sustained impacts across a range of development indicators.

According to the World Bank's partnership for economic inclusion (PEI), (economic inclusion is used to refer to Graduation and Graduation-like programmes), there are

economic inclusion programmes in 75 countries. While this signals extraordinarily successful uptake, many of these are small-scale initiatives.

BRAC recognises that Graduation will not reach its full potential to lift households out of extreme poverty until governments and other large-scale actors are equipped to implement and scale Graduation programmes themselves. Since 2016 BRAC's [Ultra-Poor Graduation Initiative](#) has been working with a handful of governments, NGOs and multilateral institutions to enable adoption and contextualisation of the Graduation programmes, mainly by providing technical assistance on pilot programmes and developing technical guidance and training for partners.

With the Audacious investment BRAC's Ultra-Poor Graduation Initiative will pursue a [larger agenda](#), to work with multiple partners at multiple levels in support of wide-scale systems change.



At a global level, we will engage critical donors, whose funding and expertise influence the uptake of social protection programmes, to rally around evidence-backed economic inclusion programmes that focus on the extreme poor. We will also work with a coalition of actors to engage in advocacy efforts to elevate and maintain attention on the need to end extreme poverty.

At a country-level, we will work with a selection of governments and implementing partners to reach 21 million more people through government-led Graduation programmes by 2026. This will work with government policymakers, enabling government agencies to enhance design and execution of

extreme-poor focused programmes, building capacities among implementing partners, and working with local advocacy partners to build and sustain local demand for government investment in Graduation programmes.

We will also work closely with the [BRAC Institute of Governance and Development](#), and its network of academic partners to develop a robust learning agenda that will continue to build the global bank of evidence for how Graduation can be adapted to key poverty contexts, and effectively and efficiently scaled.

This strategy will leverage the strengths of the wider organisation, including the decades of operational expertise from implementing at scale

in Bangladesh; adaptation experience with governments, NGOs and BRAC International programming in 13 countries; and research excellence supported by BRAC University and its network of leading academic partners.

BRAC cannot do this work alone, and we look forward to working with our wider network of partners and peers who constitute a vibrant, global community of practice committed to the fight against extreme poverty and the role that Graduation has to play in it. BRAC's Audacious Graduation strategy embodies the philosophy of BRAC's founder, Sir Fazle Abed, whose commitment to scale drove BRAC to think innovatively about how to pursue new means of scaling its expertise and influence beyond direct NGO programming. Abed bhai was a fervent believer in the potential of all people to lift themselves out of poverty, and how the power of the Graduation approach draws from its ability to 'light the spark of self-belief' among the very poorest. The Audacious investment will enable BRAC to light that spark among many millions more.

Isabel Whisson
Special Assistant for Strategy,
Ultra-Poor Graduation,
BRAC USA

“ The need to combat extreme poverty and drive systemic change has never been more urgent. ”

- Shameran Abed, Senior Director of BRAC Microfinance and Ultra-Poor Graduation programmes

PUBLICATION DETAILS

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