

# BRAC GLOBAL STRATEGY 2030

Reducing Poverty at Scale – Impact from the Global South



# Introduction

### A world where everyone can truly realise their full potential remains a distant reality.

In 2020, two decades of progress against extreme poverty went into sharp reverse. People living in poverty bore the brunt of the economic fallout from COVID-19, and women. especially those working in the informal economy, were hardest hit. International conflicts have since compounded their hardships. with food price inflation and a slowing recovery. All of this has taken place against the backdrop of climate change, the defining challenge of our times, which disproportionately creates disruption, displacement, and uncertainty for the world's poorest. Although global poverty rates have begun falling again, the world is experiencing severe setbacks on multiple fronts. Woefully inadequate progress has been made towards the United Nations' Sustainable Development Goals (SDGs), and inequality between the rich and the poorest continues to widen.

The global development aid system, meanwhile, continues to push solutions from the global North for the challenges of the global South, despite pledges to "locally-led development" and "decolonisation of aid." These commitments often fall short of addressing real challenges, underplay the scale at which poverty alleviation must occur, and minimise the comprehensive needs of people on their path to agency and empowerment.

BRAC<sup>1</sup> has proven adept at blending the best of global North and global South solutions and deploying them at scale to put power in the hands of the powerless. Rigorous research and continual learning have supported the scale up of these solutions, as has our unique vantage point, as an international development organisation founded in and led from the global South, operating internationally, and at scale.

The BRAC 2030 Global Strategy,<sup>2</sup> detailed here, holds us to account on how we aim to contribute to a world free of poverty. We begin by articulating what is unique about BRAC, rooted in more than 50 years of experience and grounded in the power of human agency and hope, which has made the organisation an exemplar of effective and scalable development solutions from the global South. We then set out the global trends in demographics, environment, power and technology that will shape the lives of the people we work with in the years to come and lay out BRAC's strategic shifts in response to these trends. We conclude with a set of bold commitments to action, including a resolve to support the empowerment of 250 million people on their journey out of poverty and marginalisation.

<sup>1.</sup> Collectively referred to as "BRAC" in this document, there are five BRAC entities. Two leading entities - BRAC in Bangladesh, and BRAC International (BI), operating outside of Bangladesh - deliver programmes in addition to partnership development, policy influence and fundraising. Three non-programming entities, BRAC Global, BRAC USA and BRAC UK, support them through coordination, partnership development, policy influence and fundraising.

<sup>2.</sup> This document details BRAC's overall strategy for impact through 2030. It was finalised in Q1 2024. It does not cover operational strategies, regional or country strategies or address human resources, fundraising, technology or other enablers of these goals.

# Who We Are

BRAC is an international development organisation founded in Bangladesh in 1972, and now operating in 16 countries across Asia and Africa, through direct programming, advocacy and systems change work. BRAC is known for its locally-led, holistic approach, and for delivering long-term impact at scale.

Globally, BRAC partners with more than 100 million people living with inequality and poverty, to create opportunities to realise human potential. It operates as a solutions ecosystem, including integrated development programmes, social enterprises and, as needed, humanitarian responses.

Founded and proven in the global South, BRAC has a history of learning by doing. An appetite for critical programme-level reflection, and a willingness to admit

mistakes and course correct. have been vital sources of agility and innovation. This programmatic learning has led BRAC to develop and implement costeffective, locally conceived, evidence-based, large-scale programmes.

# OUR VISION

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

# OUR MISSION

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

### Our results

To achieve these results, BRAC deploys a unique combination of approaches, all of which put empowered people from the global South at the centre of development efforts.

100 million+ people served across Asia and Africa.

9 million+ people have lifted themselves out of extreme poverty.

15 million students have graduated from BRAC's pre-primary and primary schools.

Today...

10 million+ microfinance clients, 9 million+ of whom are women, receive nearly USD 6 billion in loans in 8 countries.3

100,000+ dedicated and enterprising staff and volunteers work for BRAC.4



A microfinance client with the clay pots she sells in the market, as part of her small business; Microfinance Programme, Rwanda. Photography by BRAC/Sarker Protick, 2023

<sup>3.</sup> Clients reached and loans disbursed reflect financial inclusion portfolio in 2023 and are not cumulative values. BI Microfinance factsheet (Sept 2023), BRAC Microfinance factsheet (April, 2023)

<sup>4.</sup> As of late 2023, BRAC in Bangladesh had a staff count of more than 70,300, and over 85,000 volunteers. BRAC International had a staff count above 8.500, including microfinance staff

### A focus on women and youth

BRAC works with people living in or rising from poverty across Africa and Asia, with a specific focus on those who are hardest to reach, and those who consistently bear the greatest burden of exclusion and inequity.

Poverty affects women and youth disproportionately.5 Women and youth face myriad social and economic injustices and have limited bargaining power to demand their rights. Women often bear the responsibility for care of families and communities, usually against a backdrop of social norms that constrain their mobility, financial inclusion, and access to opportunity. What little work is available for women is often demeaning and insufficient to break the poverty trap. Meanwhile, one in five girls in lowincome countries becomes pregnant before age 18, and complications in pregnancy



are a leading cause of death for teenage girls. Children are more than twice as likely as adults to live in extreme poverty and without adequate food, shelter, healthcare, or basic sanitation.

However, BRAC focuses on women and youth not merely because of their need.

At BRAC, our 50 years of working alongside poor and marginalised communities have shown us that despite facing persisting gender inequality and disproportionate burdens of poverty, the most impactful changemakers in communities - be they heads of households, microfinance groups leaders and household-level activists. or the changemakers BRAC mobilises from communities as front-line workers, community health promoters, and community organisers - are predominantly women.

With the right opportunities and training, empowered women at the forefront of the most challenging aspects of poverty, even those once consigned to the margins, become active agents of change rather than passive recipients of aid.

Likewise, evidence-based training and empowerment programmes<sup>6</sup> allow youth, especially young women, to tap into their energy and potential. Programmina focused on empowering women and youth has the potential to catalyse permanent change, and to turn the youth bulge in many low-income countries into an opportunity for growth and transformation. It is women in poor communities, therefore, who are at the centre of our efforts, who drive BRAC's community engagement, who amplify our impact in rapidly shifting social and economic realities.

Buehren, Robin Burgess, Markus Goldstein, Selim Gulesci, Imran Rasul, and Munshi Sulaiman. 2020. "Women's Empowerment in Action: Evidence from a Randomised Control Trial in Africa." American Economic Journal: Applied Economics, 12

<sup>5.</sup> In some contexts where BRAC works, focus populations may include other groups that are disproportionately affected by poverty including forcibly displaced populations, minorities, or people living with disabilities. 6. BRAC's adolescent empowerment programme, known as Empowering Livelihoods for Adolescents (ELA), has undergone significant research and adaptation as chronicled here. The approach has been shown to have positive impacts on rates of self-employment, teen pregnancy, and early entry into marriage/cohabitation, among other impacts. Oriana Bandiera, Niklas



Minara, a BRAC staff member, is often seen visiting families on a cycle in rural Gaibandha where she lives. She counsels families on the harms of child marriage, in coordination with village authorities. She hosts weekly meetings with young girls and women, providing counseling and access to legal support where necessary. She is among thousands of BRAC field staff working to help people living in poverty to overcome and navigate harmful social norms; Gaibandha, Bangladesh. Photography by BRAC/Hasan Saifudding Chandan

### What defines us

### The power of hope

Hope is not a panacea for poverty, but it is a vital catalyst without which agency is stifled, and progress out of poverty is constrained. We invest in building hope, and people's belief in their own capacities, while ensuring access to knowledge and resources for people to become self-reliant - to become their own agents of change. A critical driver of impact for BRAC is a focus on evidence-based interventions that address the lack of agency and hope, alongside programming that addresses deficits of material assets, skills, and economic opportunities.

### Holistic solutions driven from the global South

Founded and led from the global South, BRAC partners with and learns from the local communities we serve. and has been committed to locally-led development from our earliest efforts. We bring a

sense of frontline pragmatism and willingness to do what is necessary to address the causes, not merely the symptoms, of deeply entrenched social injustice and poverty. We focus on the long-term development of human potential, not limiting ourselves to single issues such as health, education, or livelihoods, but working across these areas, applying a holistic development approach and evaluating results along the way. Having walked the journey with poor communities - in some contexts for 50 years - we understand that poverty has an ever-changing face, and requires multifaceted solutions calibrated to the changing needs of those affected by it.

### Focus on frontline challenges

Challenges have to be lived to be understood. BRAC has been at the forefront of addressing the most formidable aspects of

poverty, choosing to confront the daunting challenges, where populations are most marginalised and impacts are hardest to achieve. Notably, BRAC pioneered the Graduation approach to create sustainable pathways out of the poverty trap for the poorest and hardest to reach.7 One of the most extensively researched poverty alleviation methods with more than 20 randomised controlled trials conducted to date.8 its proven effectiveness and relevance in diverse global contexts have led to adoption by more than 100 partners in nearly 50 countries. including governments. Wherever BRAC works, it looks to push the limits of financial inclusion, community resilience and market access for the poorest. In Bangladesh, one of the most climate vulnerable countries.9 and elsewhere where BRAC works, the critical frontline remains at the challenging intersection of climate change and extreme poverty.



<sup>7.</sup> Since it was pioneered by BRAC in 2002, the Graduation approach has enabled more than 2.2 million households in Bangladesh alone to create sustainable pathways out of the poverty trap.

8. Bandiera, O., Burgess, R., Das, N., Gulesci, S., Rasul, I. and Sulaiman, M., 2017. Labor Markets and Poverty in Village Economies.; Banerjee, A., Duflo, E., Goldberg, N., Karlan, D., Osei, R., Parienté, W., Shapiro, J., Thuysbaert, B. and Udry, C., 2015. A multifaceted program causes lasting progress for the very poor: Evidence from six countries. Science, 348(6236),

<sup>9.</sup> World Bank Group. 2022. Bangladesh Country Climate and Development Report. CCDR Series. © World Bank Group, Washington, DC.

### The making of pro-poor markets

BRAC views markets and enterprises, and the entrepreneurial spirit of people, as essential drivers of development. We pursue multiple avenues to make markets work more effectively for people living in poverty. BRAC has pioneered scaled up social enterprises with poor communities, supporting a range of livelihoods farming, fisheries, craft and textile production – by providing inputs, enterprise support and product marketing. In these social enterprises, social returns are not incidental, but rather, the primary objective. In its microfinance portfolio, the bottom line is "impact at scale," where financial sustainability is key to reaching the excluded. Even in traditional development programming, such as in community health or education services, BRAC trains local women to provide essential services on a

reasonable fee-for-service basis, where possible.

### **Evidence-based** learning and agility

Achieving impact at scale in resource-constrained environments has required that BRAC learn as much from failures as it has from successes, in order to continually fine-tune implementation and deliver with speed and rigour. BRAC employs a strategy of learning by doing, recognising that trying, learning, and adapting vields better results than investing extensively in perfecting initial designs. BRAC's approach relies both on real-time learning, incorporating field-level insights and community feedback, as well as formal research and independent impact evaluations.

### Innovations for scale

The magnitude of poverty's challenges demand solutions at scale. BRAC's late

founder. Sir Fazle Hasan Abed, would often sav: Small may be beautiful, but big is necessary. He believed that the key to scalable solutions for poor communities was through simple, robust and frugal innovations based on local resources. This drive for innovation demanded of BRAC a commitment to continuous problem solving - in many cases through applying the best of science. technology, know-how, and research - in collaboration with local communities. and in partnership with governments and other stakeholders to amplify impact. The distinctive emphasis on seeking simple and robust innovations and then expanding their impact through scale remains at the core of BRAC's success.

BRAC considers eight interconnected elements as core to who we are and how we operate. These eight elements represent BRAC's uniquely southern development approach. They are: Unlocking Potential. Holistic Approach, Speed and Rigour, Frugal Innovation, Scaling for Impact, Frontline Pragmatism, Learning by Doing and Women as the Catalyst of Change. 10 Over 50 years we have observed how these elements work in combination as a multiplier force, amplifying impact in the communities where we work.

<sup>10.</sup> Referred to at BRAC as BRAC's DNA, more information is available here.

# A Changing World

Several global trends are playing out at the household level, affecting people living in poverty and marginalisation. While most of these trends pose substantial challenges, some, such as the rapid development of technology, can also provide opportunities for people living in poverty.

### Global trends affecting the poorest



- A rising youth population in low-income countries
- Health challenges
- Migration, urbanisation and forced displacement

### **Demographics**

Place increased pressure on infrastructure, governments, essential services, resources, and available local economic opportunities.



- Climate change
- Resource depletion

### **Environment**

Disrupt livelihoods, cause displacement, worsen food insecurity and water scarcity, and exacerbate other trends including health challenges and increasing inequality.



- Increasing inequality fueled by power structures that marginalise poor communities
- Dwindling resources for poverty programming due to aid diversion and increasing government debt

### Power

Stifle economic opportunity, limit investment of aid and resources to enable pathways out of poverty, and threaten social cohesion.



- Changing nature of work and living
- Limited inclusion of the poorest in technology and data priorities

### **Technology**

Hold both promise and challenges for poor communities. Technology can be a driver of health, education and financial inclusion outcomes, but also stands to displace large numbers of low-skilled workers. Limited inclusion of the poorest in data and tech investment priorities can result in further marginalisation of poor communities.

Globally, gender inequality persists for women of all income levels, and applies to many areas of life, from earning potential, to financial inclusion, to the ability to access basic rights. These gender gaps are more acute for women living in poverty.

Gender inequality can amplify the impact of other trends on women and girls.



### BRAC's take

Several big ideas and calls to action animate the global discourse around how development actors should respond to the above trends. These include, for instance, the SDG campaign to "Leave No One Behind," the need to achieve impact at scale, the urgency of building climate resilience, and increasing calls for "localisation" and "decolonisation of aid." BRAC's experience and vantage point informs our take on these big ideas.

#### Leave no one behind

BRAC works with people living in poverty and marginalisation across the world, often in contexts of increasing inequality. Within these communities, BRAC actively targets those who are hardest to reach and those who consistently bear a disproportionate burden of poverty. This includes women and youth who are excluded from financial services in very poor or hard-to-reach areas; families in need of access to

basic health services; youth struggling to find agency and opportunity; children in need of play-based learning and access to formal education; communities living on the frontlines of climate change, those forcibly displaced. including small-scale farmers. fishing communities and those forced to leave their livelihoods and homes: and people living in the world's largest refugee camp.

For BRAC, "Leaving No One Behind" demands that we scale up our work to reach more people and simultaneously target those most in need, all the while adapting and applying approaches that we know are proven to deliver impacts.

#### Evidencebacked Solutions

Adapt and scale approaches that have been tested and proven to produce impacts

### **Doubling Down**

Focus on those most in need, through targeting and integrating services towards the hardest-to-reach and most vulnerable

### Scaling Up

Reach more people, through expanding coverage and programmes



### On achieving impact at scale

Scaling our work requires different approaches in different contexts. Where government infrastructure is weak - for instance, in conflict or otherwise fragile contexts - or where poverty is deeply entrenched. BRAC's primary approach is to scale direct services to meet the needs of people in poverty. In contexts of greater opportunity and community

resilience and in lower-middle income countries, the balance shifts towards advocating what works, partnering with governments, local actors and communities, and other global South innovators to impact those most marginalised.

For BRAC, achieving impact at scale therefore requires a balance between direct

programming and more indirect efforts, and being strategic about where advocacy and systems change efforts can build on, and leverage, direct programming.

### Direct **Programming**

Scale direct delivery of programmes in livelihoods, financial inclusion, provision of essential social services, building agency and empowerment

### Advocacy and Systems Change

Scale advocacy. technical support, systems change. organising. convening, strategic partnerships, and capacity strengthening of local partners



### On addressing the needs of rising youth and urban populations

While climate change effects put considerable pressure on available resources and livelihoods for people living in poverty, these effects are set to intensify due to growing youth populations who face increasing inequality and skills polarisation. To address these issues, BRAC's work will need to focus on empowering youth by enhancing agency, promoting financial inclusion, and delivering future-oriented skills, while leveraging technology

for skill development and market access. Especially in Bangladesh and in faster growing African countries, such as Uganda and Tanzania, BRAC will need to diversify the types of skills and enterprise options it promotes for youth to ensure skills are relevant and complementary to changing labour markets and increasing automation.

Due to the combined effects of a youth bulge, climateinduced migration, and urbanisation, BRAC will increasingly need to pivot its focus towards urban and periurban contexts in order to meet youth, climate migrants and opportunity seekers where they are. Doing so will allow BRAC to engage with and support local partners. including local governments, and to influence policies and systems that affect people living in poverty.

### Youth Programming

Double down on vouth-related financial inclusion, livelihoods and skills for the future. support agency and empowerment of youth

### Technology

Leverage technology to reach, upskill, and develop markets for youth

Invest in skills and livelihoods that are portable, locally relevant, and/or complementary to increasing automation and hyperconnectivity

### Increased Urban **Focus**

Pivot towards urban communities. engaging with local partners, local municipalities and service providers, strengthening local capacities where possible

Addressina Needs of **Rising Youth** and Urban **Populations** 

### On building climate resilience

The impacts of the climate crisis are already visible in the diverse contexts where we work, from the Philippines to Sierra Leone, from South Sudan to Afghanistan and Uganda. Apart from challenging livelihoods, and worsening local and global food insecurity for decades to come, climate change effects are disrupting the social fabric of communities, inducing migration, changing ways of living and threatening social cohesion. BRAC's experience working in climate-vulnerable countries underscores the interconnectedness of household and community resilience. Where climate threats persist, household resilience is inextricably tied to the context that holds the household, from interpersonal support systems, to local government engagement, to the strength of local community-based organisations.

Building adaptive capacity and climate resilience where people live at the intersection of climate change and extreme poverty requires of BRAC a blend of strategies including;

- 1) Promoting locallyled adaptation and innovations, including those of poor communities themselves, and those that can unlock alternative livelihood options for climate-affected populations.
- 2) Leveraging climate data, science and technology to innovate new programming approaches, with a focus on building an evidence base around approaches with proven outcomes. This includes innovating and experimenting with innovative financing mechanisms to support climate programming,

as well as risk-mitigating measures for households such as crop insurance, agri-finance and avenues to access new markets.

- 3) Applying evidencebased approaches such as Graduation to building household resilience. and providing access to critical services such as healthcare and water.
- 4) Investing in community resilience, through engagement with local partners and governments, and through integrated programming which aims to amplify both household and community impacts. A community resilience focus includes, for instance, risk mitigation and disaster preparedness. and working with local governments to better prepare vulnerable cities.

#### Locally-led Adaptation

Invest in hyperlocal innovation in agricultural practices. new enterprise exploration, new programming approaches and offerings including climate-related financial products

### **New Programming Approaches**

Leverage climate data, science and principles from evidenced-backed programming to innovate new programming approaches.

### Community Engagement

Work closely with communities, and with local partners to amplify community bargaining power, linking them to government services



### On seeking the best outcomes amid protracted challenges

In addition to being at the forefront of responding to climate crises in Bangladesh, BRAC has operated as a humanitarian responder during various other crises. BRAC is a key national responder in the world's largest refugee camp in Cox's Bazar, Bangladesh, host to more than one million Rohingya refugees since 2017. At BRAC, we understand that humanitarian, development and climate challenges are not discrete, but rather exist along a spectrum, with complex interactions and interdependencies.

Climate-related and humanitarian crises are increasingly interconnected and protracted in nature, implying that BRAC will need

to use resources iudiciously from the outset in order to bridge the divide between short-term responses and longer-term development realities. One pathway to accomplish this is through early and contextual application of well tested approaches – for instance Graduation approaches or early childhood development interventions. These approaches have a strong base of evidence demonstrating outcomes and return on investment and. when well contextualised. can deliver outcomes even amid protracted challenges.

Tackling climate-related and other protracted crises requires that we acknowledge and empower the agency of all those who

tackle these challenges, from migrants and refugees to host communities and local partners. Doing so effectively implies that we address the inherent investment deficit in communities, that we strengthen capacities, and transfer resources and power to community actors who have, are, and will continue to address these challenges within communities.

#### Evidence-backed Solutions

Scale up approaches like Graduation, or early childhood interventions, which are proven to have long-term outcomes

### Partnerships and Localisation

Map and engage with local actors, strengthen capacity of local partners, and invest in communities' capacities to take on and solve problems

Seeking the **Best Outcomes** amid **Protracted** Challenges

### On localisation and decolonisation of aid

In recent years, there is a growing push around the development aid sector to "decolonise aid" and "localise development." In practice, the flow of funds to, and the concentration of power and resources in poor communities has changed little as a result of these initiatives. The oversimplification of these terms – for instance equating localisation with having local partners, or offices located in the global South - render these concepts unhelpful in guiding the way forward for the development sector.

At BRAC, we see an urgent need to rethink the way the development aid system seeks solutions to poverty. This involves getting past the jargon of localisation and decolonisation of aid, and

getting down, practically, to what is required to achieve solutions to poverty at scale. Localisation and decolonisation can only be actionable if we recognise that critical investments are needed, as with any worthwhile endeavour.

Of note, BRAC's success and ability to scale as a southern development organisation was, in large part, made possible by several donors who partnered with BRAC in the true spirit of localisation. These governments and foundations engaged with BRAC over the long-term, investing in flexible, multisector, multi-programme, multi-country initiatives with a commitment to funding capacity strengthening and core functions. These partnerships allowed BRAC the freedom to try.

test, fail, and learn, and to invest in integrating into its programmes the latest research, technology, and best practices - wherever their origin - which allowed critical scale. Several of these partnerships funded more than long-term programmes, and explicitly sought to support BRAC's management capacity and enhance sustainability of the organisation.11

Unfortunately, BRAC's experience is not the norm. Despite the rhetoric on localisation and decolonisation, donor expectations continue to incentivise low overheads for local organisations, limiting their capacity to scale and grow. Funds that do successfully reach global South communities for development purposes are often targeted towards



BRAC staff visiting homes in the rural Haor region, a wetland ecosystem in the north-eastern part of Bangladesh. Photography by BRAC/Kamrul Hasan

11. For instance, the Strategic Partnership Arrangement (SPA) between BRAC and the governments of the United Kingdom and Australia was instrumental in allowing BRAC to invest in strengthening its programmes, in internal change management and in enhancing BRAC's sustainability. In 2011, the UK and Australian governments entered into the SPA with BRAC; the UK committed GBP 222.6 million and Australia committed AUD 180 million of unearmarked funding over 5 years (2011-2016). In 2016, both the Australian and UK governments extended the SPA to a second phase. Under the SPA Phase 2, Australia provided AUD 95 million and UK provided GBP 223 million to BRAC to support the implementation of its Strategic Plan (2016-2020). The strategic plan encompassed both BRAC's development programmes and its own organisational development priorities. These included developing leadership and management and 'business thinking' capacities, increasing the efficiency of structures and processes, leveraging the greater use of data for decision-making and ensuring that BRAC functions were geared to supporting programmes in an effective and efficient manner.

The UK's Foreign Commonwealth and Development Office's (FCDO) own Annual Reports gave the SPA a grade of A for every year it was assessed. Independent assessments have ranked it as one of the most innovative, effective and best value interventions in the UK aid budget. A number of BRAC's interventions under the SPA were found (through world class evaluations) to be highly cost-effective with long-term sustainable impact, including the ultra-poor graduation approach.

narrow, short-term activities, despite the comprehensive and longer-term needs of the poorest in these contexts, and the strengthened capacity required by civil sector actors to address these challenges. Funding arrangements are often bureaucratic and place a disproportionate burden of risk and compliance on local organisations, binding them to project delivery on Northern terms, as opposed to locally-led learning, innovation and systems change.

True localisation and decolonisation of aid requires sustained and deep-rooted commitments from both donors and implementers to communities in the global South. At BRAC, we have followed this approach since our inception, and we invite donors and partners who are ready to walk this journey with us.



Clients applaud during a group meeting as they meet another target, Microfinance Programme, Rwanda. Photography by BRAC/Sarker Protick, 2023

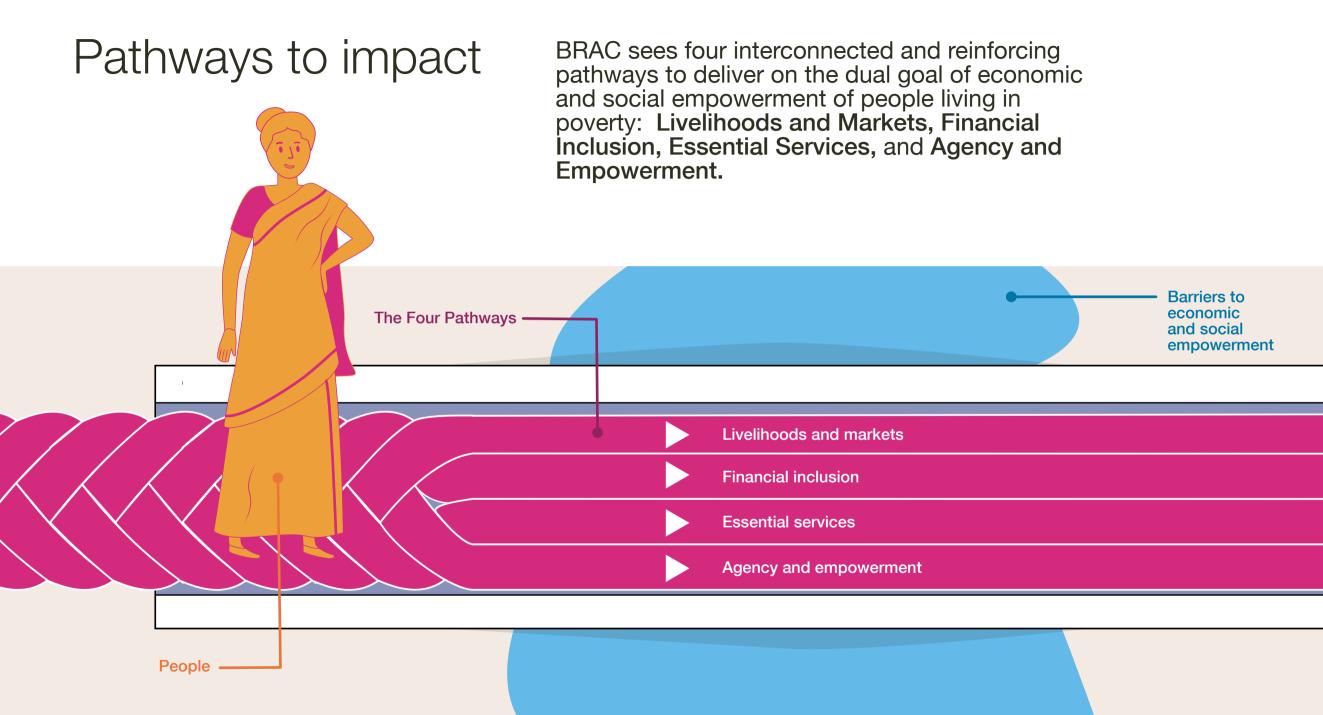
# BRAC's 2030 Goal

# 250 million people are empowered on their journey out of poverty and marginalisation

- Where empowerment is achieved through co-creating solutions with people living in poverty, through a combination of economic and social empowerment efforts, through direct programming and indirect efforts.
- Where direct programming reaches at least 30% of programme participants in each country with multiple interventions, with the intention that all those we serve will be reached with multi-dimensional programming over time.
- Where indirect efforts, including technical assistance, advocacy, and systems change efforts involve engaging partners and strengthening capacities of other actors.
- Where empowerment often requires challenging the prevailing social norms and power dynamics.

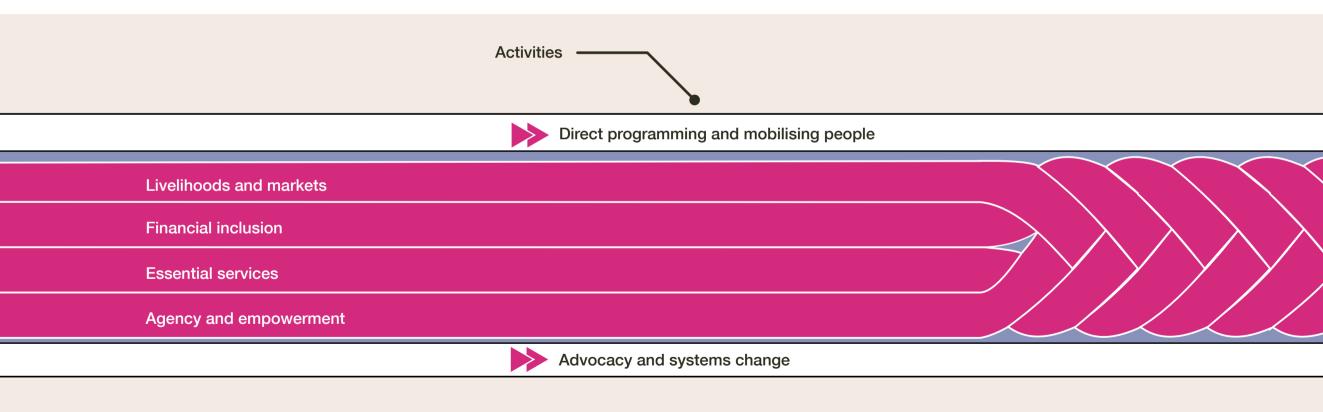


Umutoni, a microfinance client, is seen welding in her garage, charting a livelihood in a sector dominated by men; Microfinance Programme, Rwanda.
Photography by BRAC/Sarker
Protick, 2023



### Activities of BRAC

Along these four pathways, BRAC directly implements programmes encompassing a range of activities, from providing access to health care, education and access to markets, to mobilising groups such as adolescents' clubs, microfinance borrowing groups, and networks of healthcare promoters. BRAC additionally works to extend impact through engaging and collaborating with local partners, and through advocacy and systems change efforts.



### Critical levels of intervention

BRAC works at three levels to help people traverse key barriers they face on their journey to social and economic empowerment.

### People

First, we focus on forging a pathway for individuals and households, for people living in poverty and marginalisation, towards social and economic empowerment. This includes initiatives such as microfinance, healthcare services, education programmes, livelihood support, and programmes focused on mobilising people for greater bargaining power and better market access. By addressing the immediate needs and challenges faced by individuals and households, people are better equipped to become the agents of their own economic and social empowerment.

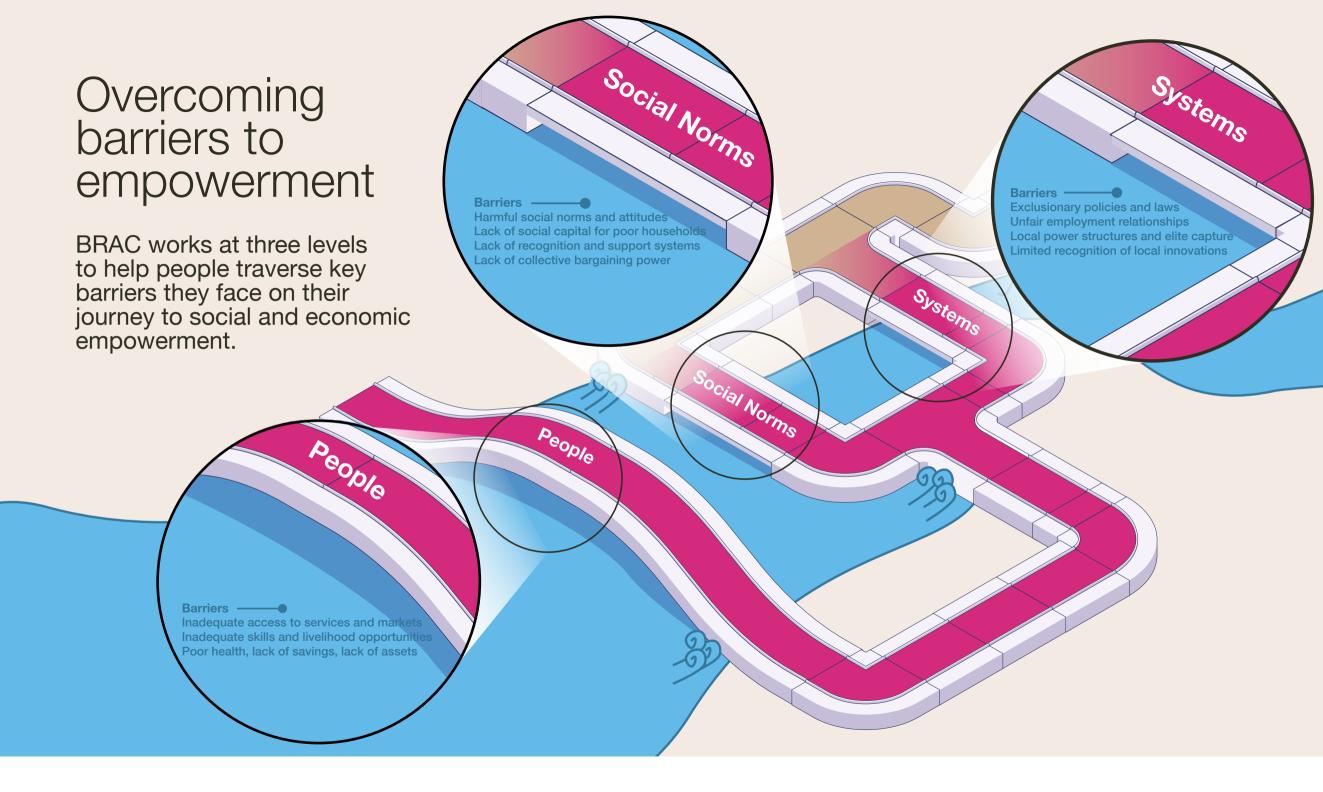
### **Social Norms**

Second, we recognise the importance of addressing social norms and barriers that fuel inequality and injustice, and support people to traverse these barriers. BRAC mobilises groups of people to create social capital and safe spaces, for instance, through adolescent clubs. or microfinance borrowing groups. Through advocacy and awareness building, BRAC works to challenge and change harmful social norms that hinder empowerment, including caste-based and other forms of discrimination. and practices such as child marriage and dowry.

### **Systems**

Finally, we understand that sustainable and scalable pathways towards social and economic empowerment require addressing broader systemic issues and structural barriers. BRAC engages with governments, institutions. and policymakers to advocate for policies and initiatives that are more inclusive of, and accountable to, people living in poverty.

By operating at these three levels simultaneously, BRAC enables people living in and rising out of poverty to address both their immediate needs and underlying systemic issues, supporting them on their journey towards social and economic empowerment.



### 2030: Livelihoods and markets

### Goal

### **Direct Programming**

Support existing and promote new livelihood opportunities for people living in poverty and marginalisation. Tackle barriers to economic inclusion, especially for people working in the informal sector, those vulnerable to climate change and displacement, and women and youth among these groups.

### **Advocacy and Systems Change**

Encourage governments to adapt evidence-backed economic inclusion solutions, such as Graduation approaches. Support employers and governments to create safe and decent work environments for the working poor. Support local partners and social entrepreneurs to catalyse market activity for people living in poverty.

### **BRAC** commits to:

- 1) Promote more secure and remunerative livelihoods by enhancing skills and providing initial assets; increasing access to markets and value chains on fair terms; and developing backward and forward linkages through social enterprises
- 2) Advance enterprise and livelihood options for growing youth populations, investing in skills and livelihoods that are locally relevant, portable or complementary to increasing automation and hyperconnectivity
- 3) Support governments to plan and execute high-quality, government-led Graduation programmes
- 4) Advocate for decent working environments for people living in poverty, especially women and youth

### INCREASE ↑

Increase and diversify enterprise pathways. including climate-resilient livelihoods and enterprise pathways for youth and urban-aspiring populations

Promote new regenerative farming practices and lower water consuming crops

Invest in market-making activities in key geographies

Integrate technology where possible in delivery of skills. financial inclusion and other programmes, especially for vouth

Engage with and strengthen capacities of local partners including local government, particularly in urban contexts

#### MAINTAIN →

Maintain direct programming levels to ultra poor, with a focus on last mile and hardest to reach

#### RFDUCF ↓

Reduce policy and legal barriers to securing livelihoods



Khabitu Ally Mkude, a participant of BRAC's Agriculture, Food Security and Livelihoods programme, on her farm outside Iringa, Tanzania. Photography by BRAC/Jake Lyell Photography LLC

### 2030: Financial inclusion

### Goal

Enable financial resilience through scaling up financial services and targeting services to the most marginalised, especially women, in hard-to-reach and under-served areas.

### **BRAC** commits to:

- 1) Offer people in poverty a spectrum of financial services from financial literacy, savings, and loans, to microinsurance and other offerings
- 2) Leverage microfinance as an entry point and platform for development programming in new areas or countries
- 3) Operate in ways that are deeply client centric and rooted in communities, engaging community members in peer group formation, trainings, and delivery of financial services through simple and scalable product offerings to meet their needs
- 4) Support clients to leverage these services to create income generating opportunities and pathways to financial resilience, allowing clients to become economically empowered
- 5) Continue to innovate and scale product offerings in credit, savings and insurance that build resilience for people living in poverty
- 6) Leverage technology and digitisation to increase reach and ease of access to microfinance services

### INCREASE ↑

Scale up financial inclusion through expansion to new countries and to financially excluded communities in countries where BRAC works

Focus on youth and smallholder farmers, and on supporting climate resilience and adaptation

Bundle non-financial services. such as financial literacy training, and market and social service linkages

### 2030: Essential services

### Goal

### **Direct Programming**

Scale up essential services, and target services to those most marginalised and in need, including refugees and displaced people, migrants, vulnerable children, people living with disabilities, minority populations and those discriminated on the basis of ethnicity, caste or livelihood.

### **Advocacy and Systems Change**

While providing direct access to services, create enabling conditions for access for others. Advocate for systems change by supporting people living in poverty to organise and advocate at the grassroots level, and through linking marginalised communities to public programmes and services. Support governments to strengthen health and education systems, and other essential service delivery, through technical inputs and service extension.

### **BRAC** commits to:

- 1) Increase access to quality and affordable healthcare and nutrition, clean water, sanitation and hygiene services, especially for women, older people, and children
- 2) Maintain a community-based approach to health services, mobilising and continually training thousands of health workers primarily women to provide health promotion, preventive and curative care, maternal and child health services, family planning and nutrition promotion, among other services, with onward links to health facilities
- 3) Provide, and support others to deliver, quality early childhood development and education programmes to develop the whole child, and improve access to education within communities to ensure that all children learn and thrive
- 4) Scale its primary education services in countries where significant numbers of children are out of school
- 5) Continue to identify and address barriers to a dignified life for the poorest and most marginalised. This includes offering tailored and responsive services where necessary, for instance, access to information, disaster preparedness services, legal support, support to migrants, and support to marginalised groups who are challenged to access existing public services and entitlements
- 6) Engage in an annual social mapping of offerings, to ensure increased integration of services where possible, linkage with government services, and partnerships with local actors addressing community needs
- 7) Apply technology to enhance reach of essential services, and to track service integration

#### INCREASE ↑

Scale up services, with a focus on the most marginalised and a focus on integration of services where possible

Scale up early childhood development programmes

Scale up support for climateaffected populations including migrants

Integrate technology in delivery of essential services where possible

Engage with and strengthen the capacities of local partners to deliver essential services

### MAINTAIN →

Maintain scale of community health programmes in Bangladesh Participants during a session in their adolescent girls and young women's club, a platform through which BRAC provides microfinance, youth empowerment, agriculture and skills development to improve lives and livelihoods; AIM Programme, Tanzania. Photography by BRAC/Sarker Protick, 2023



### 2030: Agency and empowerment

### Goal

### **Direct Programming**

Support the poorest, with a special focus on women and youth to exercise agency and voice, challenging harmful social norms and prevailing power dynamics where necessary. Support the forcibly displaced to exercise agency, (re)gain their footing, and realise their potential.

### **Advocacy and Systems Change**

Organise and mobilise poor and marginalised communities to negotiate and demand more enabling economic and social conditions, social norms and behaviours. Shine light on local adaptation efforts by the poor, especially women and youthled, and jointly advocate with them to inform national policy responses to climate change. Advocate for gender equality, youth and women-driven empowerment.

### **BRAC** commits to:

- 1) Ensure a gender and social inclusion lens is integrated in all programming, holding BRAC's other impact pathways to account for social empowerment
- 2) Support displaced people to exercise agency and voice, and to engage with local power structures
- 3) Support the poorest and most marginalised, especially women and girls, to engage effectively with local power structures, subnational and national governments, to voice their needs and advocate for policy changes that support greater gender equality

#### INCREASE ↑

Scale up safe spaces and empowerment-based programming for adolescent airls and children

Invest in grassroots advocacy capacity strengthening of women and girls

#### MAINTAIN →

Maintain support to Rohingva refugees and host communities with a focus on transferring responsibilities and strengthening capacities of local actors

BRAC commits across these pathways to invest in our staff, in systems, technology and infrastructure to meet these goals.

## BRAC's theory of change

BRAC sees four critical pathways to impact: Livelihoods and Markets. Financial Inclusion, Essential Services, and Agency and Empowerment.

Direct programming, mobilising and advocacy efforts along these four pathways enable people to become the agents of their own economic and social empowerment, by overcoming key barriers and constraints.

**BRAC** further supports people to sustain their gains, through challenging and addressing harmful social norms and systemic barriers that perpetuate inequality and social injustice.



