

Partner Profile: BRAC Tanzania



In Tanzania, an estimated 49 percent of low-income adults and 45 percent of women lack access to formal financial services.¹

BRAC Tanzania Finance Limited (BRAC Tanzania) is a Tanzanian social enterprise and a partner in Global Partnerships' Women-Centered Finance with Education initiative.²

WHO IS SERVED

As of June 30, 2025, BRAC Tanzania serves over 420,000 borrowers, 97 percent of whom are women,³ and focuses on supporting underserved populations, particularly female micro-entrepreneurs in urban and peri-urban low-income communities.⁴

WHAT IS DELIVERED

BRAC Tanzania provides group-based microfinance loans for women micro-entrepreneurs and agricultural loans

for smallholder farmers (women and men) in rural and low-income communities raising crops or livestock or engaged in other agribusinesses. Community organizers form solidarity groups of roughly 15–30 members that meet regularly and borrow under joint accountability to support small business, farm, and seasonal income needs.

BRAC Tanzania provides training via a three-week pre-disbursement orientation program, covering credit policy, financial literacy, and wellbeing, with refresher sessions when a loan is renewed. While initially piloted to a subset of branches, the institution is expanding its training curriculum on financial, digital, and business skills to reach more of its clients nationwide.

WHY IT IS IMPACTFUL

With access to loans and financial education, BRAC Tanzania's clients can make better business decisions, build financial resilience, and improve their household well-being. In 2022, surveyed clients reported notable improvements: 93 percent said their quality of life had improved, 93 percent earned more after engaging with BRAC, 94 percent managed their finances better, 91 percent increased their savings, and 89 percent reported greater decision-making power within their households.⁵

"With the BRAC loan, I now have enough finances to support my family and contribute to home improvements," reported one surveyed BRAC Tanzania client. "I also have the assurance of capital, which helps me smoothly run my business."⁶

1. "The Global Findex Database." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?country=TZA.
2. BRAC Tanzania was a current borrower of Global Partnerships Impact-First Fund 10, LLC, as of June 30, 2025.
3. Data as of June 30, 2025, as reported by BRAC Tanzania.
4. Based on the 2022 Impact Brief of BRAC International; https://bracinternational.org/wp-content/uploads/2021/08/BIMF-REPORT-2022_Final.pdf.
5. Based on responses from 309 BRAC Tanzania clients via a mobile, voice-based survey conducted in 2023 by 60 Decibels, Inc, an impact measurement company.
6. Ibid.