



We are working to solve one of Africa's toughest problems.



BOMA operates at the nexus of four critical United Nations Sustainable Development Goals—a global campaign to transform our world by 2030.

THE BOMA PROJECT works with women who live in extreme poverty in the arid and semi-arid lands of Africa (the ASALs). In one of the poorest places on the planet—the true “last mile” of economic and social isolation—we are empowering women, working to build resilient families and communities, instilling hope, and changing the conversation about what is possible.

No Poverty. Zero Hunger. Gender Equality. Climate Action.

THE PROBLEM OF EXTREME POVERTY

700 million people globally live in extreme poverty

\$1.90 upper limit of their daily income

50% live in sub-Saharan Africa

The Proven Solution: Extreme poverty has multiple, inter-related causes. BOMA's innovative program for ultra-poor women is based on a **proven model*** and takes a holistic approach to achieve long-lasting resiliency and forge a pathway to prosperity for millions of vulnerable people.

HUMANITARIAN AID

- > Can save lives in a crisis but creates a cycle of dependence
- > Expensive
- > Challenging delivery systems

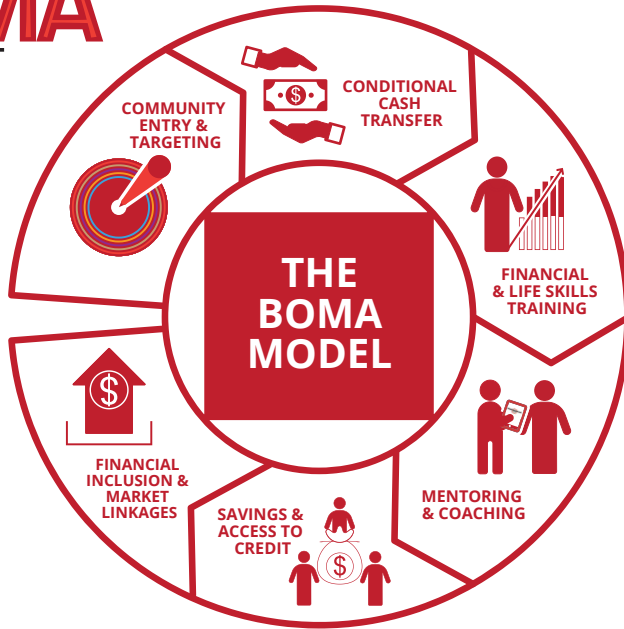
vs. MICROFINANCE

- > Imposes debt and entails navigating challenging financial systems
- > Not shown to have lasting effect on poverty level

vs. HOLISTIC APPROACH

- > Long-lasting systemic change
- > Cost-effective
- > Transforms participants from liabilities into assets

*("A multifaceted program causes lasting progress for the very poor: Evidence from six countries;" Authors: Abhijit Banerjee, Esther Duflo, Nathanael Goldberg, Dean Karlan, Robert Osei, William Parienté, Jeremy Shapiro, Bram Thuysbaert, Christopher Udry; Science 15 May 2015: Vol. 348, Issue 6236, 1260799; DOI: 10.1126/science.1260799; <http://science.sciencemag.org/content/348/6236/1260799>)



BOMA developed a unique model to meet the needs of the pastoral population of the drylands of East Africa where we work.

Our Rural Entrepreneur Access Project (REAP) implements a holistic series of sequenced interventions, with a timed exit strategy and defined criteria to ensure long-lasting success for our participants and their communities.

THE BOMA DIFFERENCE

Several key differences define our program and contribute to its success:

ARID LANDS: BOMA works in the drylands of Africa, a region which comprises 40% of the continent and represents the last mile of extreme poverty and economic isolation.

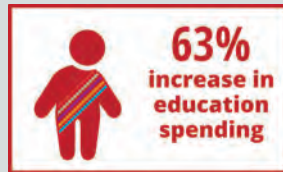
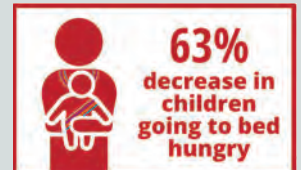
GENDER-FOCUSED: Numerous studies indicate that economically empowering women is the most effective way to break the cycle of persistent poverty.

GRANTS NOT LOANS: Grants are simple and inexpensive way to help get small sustainable businesses up and running.

DATA AND TECHNOLOGY: Performance Insights, BOMA's proprietary data platform, provides real-time information to monitor and evaluate program progress.

DOES REAP WORK?

Yes. We collect extensive data from our participants, business groups and savings groups at set points along the program timeline, to ensure success and provide support when needed. In a comprehensive 2017 exit study we found that after two years in our program, participants experienced substantial benefits:



OUR IMPACT SINCE 2009

Evidence has shown that there is a clear path to ending extreme poverty. Every day we see the effects of our program as we work to empower women, lift up families, instill hope and transform the conversation about what is possible.

22,915

OF WOMEN ENROLLED

114,575

OF DEPENDENT CHILDREN IMPACTED

137,490

WOMEN AND CHILDREN TO DATE

1,000,000

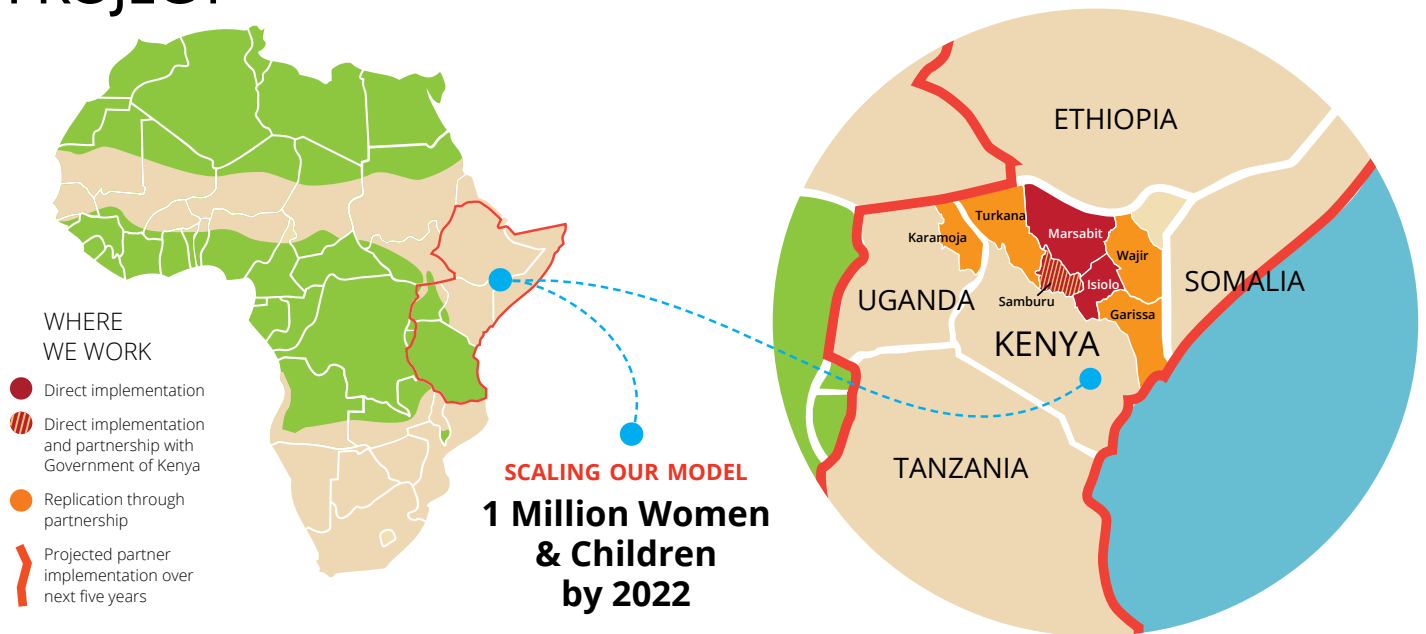
WOMEN AND CHILDREN BY 2022

7,805

OF BUSINESSES LAUNCHED

1,162

OF SAVINGS GROUPS ESTABLISHED



BOMA WORKS IN THE DRYLANDS OF AFRICA, an area which comprises 40% of the continent and is home to more than 425 million people. In the rural areas of Ethiopia, Kenya, Somalia, Uganda and Tanzania alone, 13,335,811 women and children live in extreme poverty. Recurring drought—the consequence of climate change—has devastated grazing lands, livestock and livelihoods, and driven pastoralist families deeper into poverty. While the men travel for weeks at a time with the livestock herds, looking for scarce water and grazing terrain, the women and children are left alone in the villages without a stable source of food or income.

In February 2017, the Government of Kenya declared a national drought emergency, with experts saying that the long-term consequences could be worse than the drought of 2011. The arid and semi-arid regions where BOMA works are the hardest hit with 3.4 million people left severely food insecure, 500,000 people without access to water, and an estimated 482,882 children suffering from acute malnutrition. A recent study commissioned by USAID demonstrates that investing in a more proactive response to avert humanitarian crises could reduce the cost to international donors by 30%, whilst also protecting billions of dollars of income and assets for those most affected.*

SCALING OUR WORK The data being generated around evidence of impact of our program and its cost-effectiveness have created significant interest from governments, NGOs and research and advocacy organizations, which will help us scale our impact through three main avenues:

- > Direct implementation of our program throughout more counties in northern Kenya
- > Government adoption of our model into national social protection programs by the Government of Kenya with 1,600 women, supporting 8,000 children, enrolled in a pilot in May 2017
- > Partnership with other organizations such as Mercy Corps, Catholic Relief Services, and ACIDI/VOCA: US-AID Feed the Future to expand the program to new counties and countries

*USAID "The Economics of Resilience to Drought"

THE WOMAN SAT OUTSIDE THE VILLAGE SHOP

For two days before she approached Kura Omar's mother. "My children have nothing to eat," she said. "Why didn't you speak with me yesterday?" his mother asked. "I was ashamed."



The encounter happened many years ago, but it made a lasting impact on Kura, who grew up in Northern Kenya and now leads The BOMA Project as Country Program Director. "I looked at the woman then, and I said to myself, 'I'll go to school, study, be rich, and come back and help my people,'" he recalls. Kura did go to school, and although he didn't grow rich, he became a respected member of the community as an aide for Joseph Lekuton, the local Member of Parliament.

That's where he was working in 2005 when he met Kathleen Colson, who had been invited to travel to Northern Kenya by Lekuton, a friend from Saint Lawrence University. Lekuton wanted Kathleen to see firsthand what was happening in Northern Kenya, where climate change had devastated pastoral communities that for centuries have tended livestock on this arid and semi-arid land.

BOMA founder and CEO Kathleen Colson with co-founder Kura Omar and BOMA business owners.

When drought descends, livestock herds die, leaving families with no food, no cash, and no practical means of earning an income. While the men travel farther and longer in search of grazing terrain, the women and children are left in the villages, often for as long as six months. With little hope of employment beyond menial labor, like hauling water or gathering firewood, they are forced to beg for credit and rely on humanitarian food aid to survive. Lekuton saw impending catastrophe. Kathleen and Kura agreed—and wanted to help. "I had never seen such poverty and devastation," says Kathleen. "I thought, 'There has to be a better way.'" That same year, Kathleen founded The BOMA Project and registered it as a 501(c)(3) nonprofit organization. Kura was her first employee.

Over the next two years, Kathleen returned to Northern Kenya several times. Traveling in a beat-up Land Rover, she and Kura drove from village to village across the arid scrubland, accompanied by a mechanic and a security guard. At each stop, they would sit under a thorn tree and listen as the women talked. They spoke of being left alone in the villages with their children—with no food or income, often for weeks at a time—while the men traveled with the herds, searching for water and grazing terrain. They spoke of waiting in line for meager bags of food aid, begging for credit from shopkeepers, and trying to earn a few pennies by gathering firewood and collecting water. They told of the devastating cycle of drought,

chronic hunger and extreme poverty that was robbing them of hope, and robbing their children of opportunity. But mostly, they shared their dreams: to be empowered, to create their own solutions, to lead their families out of extreme poverty.

Increasingly harsh droughts caused by climate change in the arid lands make headlines because of the sheer numbers of those affected: displaced, starving, losing hope. And while donated food aid is a necessary short-term solution to a crisis, it isn't an answer. An answer depends on seeing past the numbers. On seeing individuals like Nadung'okotuk, a widow from Lontolio village in Laisamis District, with eight children to feed—a woman who used to rely on foreign food aid and spent much of her time begging.

Kathleen and Kura believed there had to be an alternative to the cycle of dependence created by drought and disaster and humanitarian relief for women like Nadung'okotuk. They worked to develop an approach that would be driven by data, rigorous measures of success, and defined criteria for graduating participants from extreme poverty.



SINCE 2009, The BOMA Project has helped transform the lives of 22,915 women, responsible for 114,575 children. Through a series of sequenced interventions over two years, including a cash transfer, business and life skills training, and on- going mentoring and coaching, BOMA is breaking the cycle of dependence and demonstrating a model for true systems change to achieve a world where aid is no longer needed.

With a \$200 investment from BOMA, Nadung' Okotuk opened a food kiosk in her village with two partners. The continuing success of her enterprise has done more than pay for necessary food, clothing and school fees for her children; it has given her the gift of self-determination. "I can do anything for me and my family."




A boma is a livestock enclosure used by the pastoral peoples of East Africa. It symbolizes sanctuary and protection.

HOLIYA EISIMLESEBE IS CHAIRPERSON of the Isokhabani business group. She and her partners operate a village kiosk that sells cooking oil, maize, washing detergent and beads. She is married and the mother of seven children. "No project has ever given us hope like this one, and we have seen many. This project is exceptional. Our kids were starving. Now there is food to eat."

Before her BOMA business, Holiya says that her family often went to bed hungry, and that even after just having given birth, if a woman couldn't get out to beg, she would often be left with nothing to eat. "Since we got this business, we do not have problems. This business kept us alive."

She has seen food aid projects come and go, and values the lasting impact of having a BOMA business. "These other projects give you something for that moment and then go."

"This is something that will stay. This is something within us."



More than increased income, savings and economic resilience, BOMA's Rural Entrepreneur Access Project (REAP) gives ultra-poor women in one of Africa's most challenging and neglected environments something they've never had—the opportunity to do something for themselves. BOMA's combination of local leadership, thoughtful mentoring and data-driven adaptation have resulted in a superior rate of business success, and positive health and nutrition outcomes, in a place so difficult to work in that few NGOs even try. According to a September 2017 exit survey of BOMA businesses at the two-year mark:

99.7% are still in operation

97.4% have a business value of at least 125% of the initial grant size (KES 21,250)

All participants had savings at exit, compared to 65.9% at baseline, with an average total savings of 13,063 KES compared with KES 1,462 at baseline, a 794% increase.

98.1 % of participants were eating two meals per day compared with 70.3% at baseline.

91.5% of participants reported that no child in their household went to sleep without an evening meal in the past week compared with 55.5% at baseline.

Meet a few of the more than **22,915** women who started successful businesses with your support.



Malawan Lejalle runs a kiosk selling basic goods in her nomadic village, Ndikir.



Nkilayon Logo sells potatoes and vegetables at a covered market in Loglolo village.



Arbe Wario sells Turkana artifacts to tourists at Loiyangalani village, near Lake Turkana.



Afgabo Sahado and her partners run a butcher's shop in Korr village.



Halhalo Martiyo runs a kiosk (one of the most common business types) in Goob Barmin village.



Magatho Esinkele sells paraffin for lamps in Loglogo village.

WHAT BOMA'S WORK MEANS TO OUR SUPPORTERS

Jane Leu, Founder and CEO, Smarter Good, "It's a privilege to partner with social entrepreneurs who take on the very hardest challenges to solve. I've always marveled at how BOMA's program empowers thousands of ultra-poor women, at the epicenter of climate change, to create a better future for themselves. BOMA is never satisfied with helping a few families a little bit. It's exciting to see BOMA position for rapid scale by enabling other organizations and governments to adopt the REAP model to help tens of thousands of families graduate from poverty forever."

Kristin Gilliss Moyer, Mulago Foundation, "BOMA's commitment to replicate your model at high-quality through partners deserves to be recognized and fueled. It's critical to impact at scale, yet a fiendishly hard thing to do well. We want to celebrate, share and invest in your progress."

Andrew Quinn, Aspen Institute New Voices Fellowship Director, "BOMA is showing the way forward on Africa's greatest challenges, including food security, good governance and climate change. They are an important voice in the conversation on global development."

Sally Walkerman, Small Foundation, "When evaluating the BOMA Project, Small Foundation was impressed by BOMA's professionalism and commitment to impact. These values are visible throughout BOMA's dedicated team. Even more importantly, these values show in the positive change in women's confidence and incomes that I was able to see on a recent visit to Sereolipi, in Samburu County. Small Foundation is supporting BOMA to ready itself to scale by replicating its model within government systems and through advising other NGOs. We are eager to see BOMA succeed in this ambition."

Mark Cubit, Planet Wheeler Foundation, "Our team made the long journey to the distant lands where BOMA operates. In our pre-trip desk analysis, we had focused on businesses, grants, impact and scalability. On the ground we saw women, hope, success and inspiration. If only the wider world could see the difference BOMA is making in a place that many have forgotten even exists."

Andy Bryant, Segal Family Foundation “Last year, we traveled to Northern Kenya to see how BOMA’s program works in the field. We were inspired to meet so many women whose lives have been profoundly changed. BOMA is a program of change and hope, backed up by solid implementation and oversight.”

Dave Peery, Managing Director, Peery Foundation, “We are thrilled to make a multi-year investment in BOMA, and its measurable and impactful approach towards creating dignity and self-reliance amongst women. We are impressed with BOMA’s commitment to the most impoverished people, the organization’s vision for scale, and its thoughtful approach to mitigating risk.”

BOMA IS PROUD TO HAVE RECEIVED RECOGNITION from some of the most respected organizations in the non-profit space.



➤ **Among the first four nonprofits** worldwide to pass a rigorous “impact audit” conducted by **ImpactMatters** to assess nonprofits in four key areas: cost-effectiveness, transparency, knowledge sharing, and “theory of change” (how well the organization accomplishes its mission).

➤ **One of 19 winners of the Bill and Melinda Gates Foundation’s** Global Grand Challenge: Putting Women and Girls at the Center of Development (2015), chosen from 1,700+ applicants worldwide

➤ **Guidestar Platinum** rating for transparency and accountability

➤ One of 8 organizations globally to win a highly competitive **Salesforce.org grant**

➤ **Great NonProfits “Top Rated”** status

➤ **Cordes Foundation Fellowship Award** for 50 of the world’s most promising emerging social entrepreneurs

➤ **One of 17 organizations globally** honored with a “Momentum for Change” Lighthouse Activity Award by the **United Nations Framework Convention on Climate Change**

For a complete list of BOMA’s awards, recognitions, and funding partners visit: bomaproject.org/achievements

BILL & MELINDA
GATES foundation





BOMA'S TRANSFORMATIVE PROGRAM not only helps women in the drylands of Africa overcome extreme poverty; it also shines a light on the potential of the humanitarian aid landscape, showing how building long-lasting resiliency among vulnerable populations creates a pathway toward a brighter future for all of us. Thank you for believing that change is possible.

WHAT YOUR GIFT ACCOMPLISHES:

- > **\$50** helps provide business, financial and life skills training for one woman, who is responsible for an average of five children. (Your donation of \$1-\$249 makes you a member of the BOMA Warriors Circle.)
- > **\$200** provides a seed-capital grant for one business operated by three women, who care for an average of fifteen children. (Your donation of \$250-\$499 makes you a member of the BOMA Acacia Tree Circle.)
- > **\$500** sponsors a training program for one BOMA Village Mentor, who will teach business and savings skills to 60 to 120 women per year, impacting up 6000 children. (Your gift of \$500-\$999 makes you a member of the BOMA Village Leaders Circle.)
- > **\$1,000** helps launch four diverse businesses in a village of 150 households, directly supporting 9000 women and children. (Your gift of \$1000-\$2499 makes you a member of the BOMA Lolokwe Circle.)
- > **\$2,500** or more helps directly fund program costs such as BOMA Village Mentor training and salaries, transportation to the remote areas where we work, and program improvements as we continue to scale across the drylands of Africa. (Your gift of \$2500-\$4,999 makes you a member of the BOMA Kaisut Circle.)

Donate online at www.bomaproject.org/donate

The BOMA Project is a registered 501(c)(3) organization. All gifts to BOMA are tax-deductible and acknowledged in our Annual Report. EIN: 84-1671995



BOMA

PROJECT

Using cutting-edge technology to solve one of Africa's toughest problems.



BOMA is a global pioneer in the use of technology to inform data-driven decision making in the implementation and monitoring of a gender-focused poverty graduation program.

PERFORMANCE INSIGHTS is an innovative data management and visualization platform that provides real-time information on both program participants' and field staff's progress through:

- Survey monitoring
- System alerts for targeted rapid response
- Key performance indicators
- Field staff performance indexes

BOMA was the winner of a Salesforce Force for Change grant award, and developed Performance Insights in partnership with Vera Solutions.

Measuring success

We implement rigorous data tracking to understand our impact:

- > How have participants' lives changed?
- > What are their challenges?
- > What can we do better?

Performance Insights' capabilities allow us to:



More efficiently upload data from the field

Easily access & export data

Generate user-friendly reports & dashboards

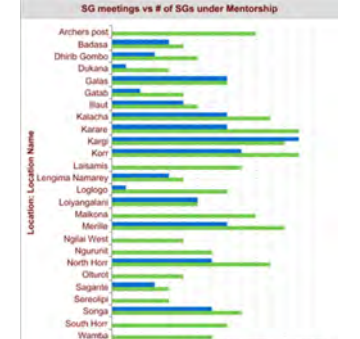
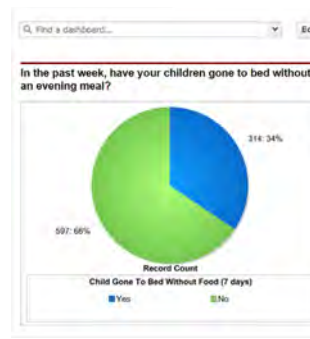
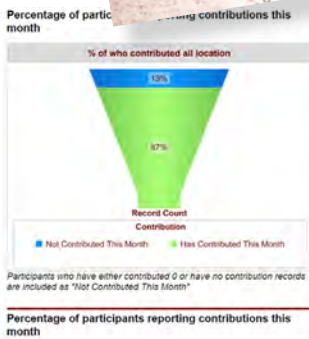
Track performance of individuals, businesses & savings groups

Provide rapid response & targeted trainings to participants falling behind

Monitor performance of remote field-based staff



Customized dashboards track participants and field staff activities in real time, allowing for faster decision-making and feedback loops.



IMPACT SINCE 2009

22,915

of women enrolled

114,575

of dependent children impacted

137,490

Women and children to date

1,000,000

Women and children by 2022

7,805

of businesses launched

1,162

of savings groups established

"BOMA is at the cutting edge of leveraging technology to accelerate social impact."

Margot Isman, Managing Director, Vera Solutions





Investing in Women to End Extreme Poverty: A Tech-Driven Solution



Poverty

is an extreme drain on global resources.

A recent report from USAID, The Economics of Resilience to Drought, stated that every \$1 spent in resilience building saves \$3 in humanitarian relief costs.

THE BOMA PROJECT is a global pioneer in the use of technology to inform data-driven decision making in the implementation of an innovative poverty alleviation program. BOMA's 24-month holistic model employs a sequence of interventions with a defined exit strategy to help vulnerable populations forge a path out of extreme poverty.

THE BOMA MODEL



COMMUNITY ENTRY & TARGETING



CONDITIONAL CASH TRANSFER



FINANCIAL & LIFE SKILLS TRAINING



MENTORING & COACHING



SAVINGS & ACCESS TO CREDIT



FINANCIAL INCLUSION & MARKET LINKAGES

IN 2015, BOMA was the winner of a Salesforce.org Force for Change Global Challenge grant award. This resulted in BOMA, in partnership with Vera Solutions, developing Performance Insights, a proprietary Salesforce-based data collection, management and visualization platform. PI drives BOMA's evidence-based approach, and is key to the adaptive management which allows us to quickly

learn and improve our model, resulting in greater operational efficiencies, real-time data analysis and improved data accuracy.



“BOMA is at the cutting edge of leveraging technology to accelerate social impact.”

MARGOT ISMAN
Managing Director, Vera Solutions



DATA DRIVES IMPACT

Employing TaroWorks, a CRM field management platform, BOMA Village Mentors use GPS-enabled android tablets and laptops to enter data points on BOMA business and savings group performance. Performance Insights then provides real-time information on both program participants' and field staff's progress and allows us to:

- More efficiently upload, access and export data from the field
- Generate user-friendly reports & dashboards
- Monitor performance of remote field-based staff
- Track performance of individuals, businesses & savings groups
- Provide rapid response & targeted trainings to participants falling behind
- Learn from top-performing business groups and mentors

TECH AND DATA TURN LIABILITIES INTO ASSETS

A low-cost and data-rich evidence-based program enables us to effectively demonstrate the impact of our program with a higher level of accuracy in results and provides transparency for funders and partners.

Our latest exit data shows, that after two years in our program, participants experience:

- 78.8% increase in household income
- 1748% increase in savings
- 154% increase in annual school spending; 85% increase in annual medical spending
- 99% reported all family members eating 2 meals a day vs. 79.9% baseline
- Primary school enrollment for girls increased by 21%



RETURN ON INVESTMENT

- With an average cost of \$400 per participant, and diminishing costs for each additional woman enrolled, BOMA is one of the lowest-cost graduation programs in Africa, despite working in the most remote, sparsely populated and challenging regions.
- Cutting-edge technology enables us to continually refine and evolve our program, with the ultimate goals of changing the way social protection systems respond to the most vulnerable members of their societies, meeting four of the UN's Sustainable Development Goals (eradicating hunger, ending poverty, mitigating the effects of climate change, and promoting gender equality), and creating a better future for all of us.



BOMA Project PROFIT cohort business owner Sarah Lenalparsiya and family, Samburu County. Photo: Jane Klonsky

BACKGROUND

The arid lands of Northern Kenya are home to over 14 million people facing chronic food insecurity. Climate change is increasing the frequency and severity of droughts, exacerbating poverty dynamics, undermining resilience and perpetuating a dependence on humanitarian aid. Livestock remains the traditional and most common source of income in Northern Kenya, but reliance on livestock is increasingly precarious. Women and children are most vulnerable to the cascading consequences of drought and poverty: while the men travel with their herds in search of increasingly scarce water and grazing terrain, the women and children are often left in the villages without food or income. The women subsist on food aid or menial work, without a clear path to economic security for themselves and their families.

The BOMA Project implements REAP (Rural Entrepreneur Access Project), a holistic two-year poverty graduation program for ultra-poor women in the arid lands. REAP provides participants training, mentorship in financial, business and life skills, the opportunity to join a savings group and asset transfers to jumpstart small businesses and income-generating activities.

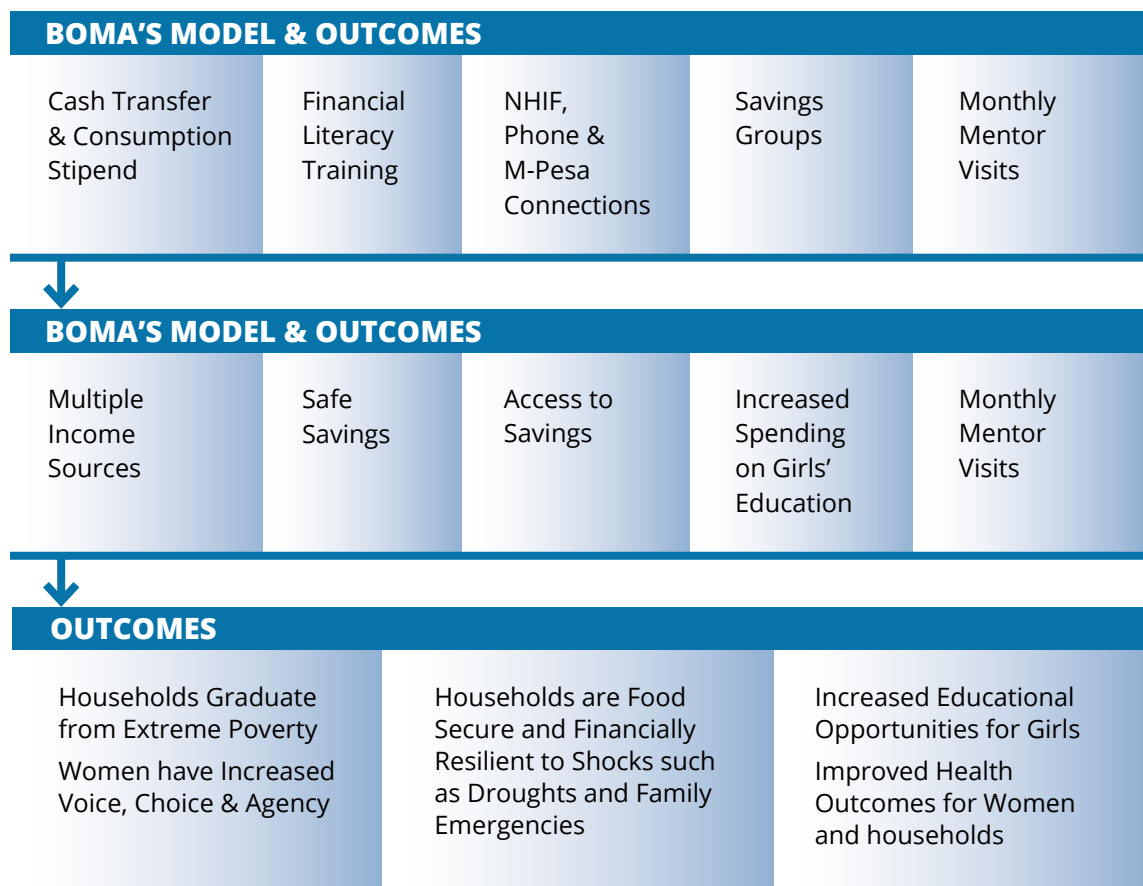
PROJECT OVERVIEW

In 2017, the BOMA Project launched a pilot program in Samburu County in partnership with the Government of Kenya's Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT), the International Fund for Agricultural Development (IFAD), and BRAC USA, to test BOMA's holistic poverty graduation model.

PROJECT SCOPE

This project takes place in seven wards of Samburu County (Loosuk, Maralal, Porro, Lodokeyek, Suguta, Wamba West and Wamba North). BOMA is implementing the program with two different iterations (group and individual), providing GoK with the research and impact data needed to adopt the poverty graduation approach as an integral part of the national social protection systems.

The pilot has enrolled 1,600 ultra-poor women, supporting more than 8,000 children in 27 village clusters.





PROFIT cohort BOMA
business owners in
Samburu County.

PROGRESS

The participants were provided with conditional cash grants, phones and financial and business skills training to launch 700 businesses (450 businesses of three women each and 250 individual businesses). Participants also received household consumption support for six months, and enrolment in National Health Insurance Fund (NHIF). BOMA Village Mentors provide business and life skills training to participants throughout the two-year intervention. After six months of training, mentoring and running a business, the BOMA participants formed 101 savings groups.

Now in their second year in the program, the 1,600 women enrolled in 2017 continue to show substantial progress: data showed that both one-person and three-person businesses exceeded targets by 25% in October, 28% in November, and 30% in December. BOMA tracks clear measures of success in determining whether a woman has “graduated” from extreme poverty:

FOOD SECURITY

- Household members had 2 meals a day in the past week.
- No child goes to bed without an evening meal in the past week.

LIVELIHOODS

- Value of business is 25% higher than total conditional cash transfer.
- Participant has at least two sources of income.

RESILIENCE

- Participant is a member of a savings group (with a formal constitution, credit, and loan protocols), has access to credit, and has a minimum of KES 6,500 in savings.

HEALTH

- Participant can name at least two effective methods of contraception and where they can be accessed.
- Other notable metrics of success: girl child school enrollment, continued NHIF enrollment and improved hand-washing.

PARTNERS



International Fund for Agricultural Development (IFAD) is a special agency of the United Nations, established to finance agricultural development projects. The Fund provides financing for projects and programs specifically designed to introduce, expand or improve food production systems and to strengthen related policies and institutions.



Government of Kenya's Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT), is an initiative that promotes economic development among the poor in the arid and semi-arid lands (ASALs) of Kenya.



BRAC Founded in Bangladesh, with nearly five decades of experience in designing and implementing large-scale poverty alleviation programs, BRAC reaches more than 130 million of the global poor across 11 countries. BRAC's Ultra-Poor Graduation Initiative provides technical assistance to governments and NGOs implementing the Graduation approach.

Randomized Evaluation of a Graduation and Livestock Asset Protection Program in Kenya.



BACKGROUND

The arid lands of northern Kenya are home to over 14 million people who face chronic food insecurity and recurring droughts which exacerbate poverty dynamics, undermine resilience and perpetuate a dependence on humanitarian aid. Livestock remains the traditional and most common source of income in Northern Kenya, providing 90% of employment opportunities and 95% of household income.¹ The reliance on livestock is increasingly precarious as climate change increases the frequency and severity of droughts and grazing areas become degraded.

PARTNERS

The International Livestock Research Institute (ILRI) works to improve food security and reduce poverty in developing countries through research for better and more sustainable use of livestock. ILRI is a CGIAR research center — part of a global research partnership for a food-secure future.

The Feed the Future Innovation Lab for Assets and Market Access at UC Davis (AMA Innovation Lab) conducts and supports research on policies and programs designed to help poor and smallholder farmers worldwide to manage risk, adopt productive technologies and take an active part in economic growth.

Takaful Insurance of Africa is a private insurance company that provides IBLI contracts to pastoralists throughout Kenya.



GRADUATION BBOMA has contextualized and refined the Graduation model to respond to the specific needs and opportunities of extremely poor pastoralist households in the arid lands through its cornerstone Rural Entrepreneur Access Project (REAP). Graduation programs vary by context but are holistic, time-bound initiatives designed to empower poor and vulnerable households by sustainably improving their economic conditions, increasing their resilience and catalyzing their escape from extreme poverty. They generally include elements of social protection, livelihoods development and financial inclusion to support immediate needs and longer-term investments in human capital. In six randomized controlled trials conducted with 21,000 participants, Graduation programs resulted in significant gains in economic and social outcomes for extremely poor households across diverse contexts. Outcomes included increased consumption, food security, income and savings as well as improvements in psychosocial well-being.²

¹ Tully, Taylor G., Analysis of the Kenyan Livestock Market and Feasibility Study of a Livestock Business, Duke University, 2014.

² Banerjee, Abhijit, Esther Dufo, Nathanael Goldberg, Dean Karlan, Robert Osei, William Pariente, Jeremy Shapiro, Bram Thuysbaert and Christopher Udry, "A Multifaceted Program Causes Lasting Progress for the Very Poor: Evidence from Six Countries, Science, 15, May 2015.

INDEX-BASED LIVESTOCK INSURANCE

Separately, ILRI has brought to market an innovative Index-Based Livestock Insurance program (IBLI) that allows pastoralists to protect their livestock herds against the effects of severe drought. IBLI makes indemnity payments to policy holders when the vegetation index indicates coming forage scarcity, enabling policy holders to pursue alternative strategies to maintain their herds and livelihoods. Research shows that pastoralists in Kenya that purchased IBLI coverage reduced distress sales of livestock during drought, increased investments in their existing live-stock herds, and increased income.³

MEASURING FORAGE SCARCITY

IBLI uses the Normalized Difference Vegetation Index (NDVI)⁴ to measure forage levels for policy holders in each area. NDVI readings for each location on the earth are measured by satellite and published every 10 days on a publicly available website.

INSURANCE PREMIUMS

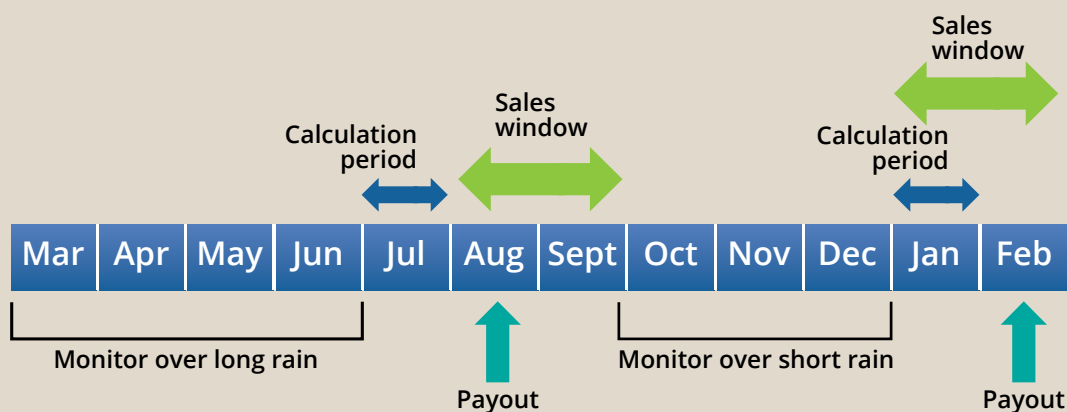
The premium is set by an insurance company based on how much it expects to pay out to policyholders over time. Areas where payouts are frequent but small may pay a lower premium than areas where payouts are infrequent but large. In this project, Takaful Insurance of Africa will develop, sell and administer IBLI contracts.

INSURANCE PAYOUTS

Payouts are made when NDVI readings reached pre-defined thresholds, which are relative to the normal conditions for the region in that period. The payout amount depends on the number of livestock insured and the level of forage scarcity. Payouts are calculated based on the cost of the forage required to sustain an animal during a time of severe scarcity.

The IBLI contract cycle in Kenya

Taking readings over the rainy period makes it possible to determine forage availability over the dry periods. Payouts can be made in time to protect livestock assets.



PROJECT DESCRIPTION As part of the 2017-2022 project, BOMA is providing a 24-month REAP program to 2,100 extremely poor women across seven comparable areas of Samburu North. REAP includes:

- Business skills training to improve income-generating capacity
- Formation of an income generating activity to be run by three women collectively
- Cash transfers to finance the income generating activity
- Formation of savings groups that provide a safe place to save money and access credit
- Training programs on financial and life skills are delivered through the monthly savings group meetings, which also serve as an important source of social capital for the women
- Trainings on rights, girls' education, life skills, family planning methods and services
- Regular mentorship to reinforce trainings and support participants to overcome the specific challenges they face
- Access to markets and formal financial institutions

Participants are being enrolled in five waves (420 per wave), with initial enrollment dates separated by six months. Takaful Insurance agents will provide some BOMA participants and some better-off community members with coupons for free or subsidized livestock insurance.

³ Jensen, Nathaniel D., Christopher B. Barrett, and Andrew G. Mude. "Cash transfers and index insurance: A comparative impact analysis from northern Kenya." *Journal of Development Economics* 129 (2017): 14-28.

⁴ https://earthobservatory.nasa.gov/Features/MeasuringVegetation/measuring_vegetation_3.php

THE PRIMARY OBJECTIVES OF THE RESEARCH ARE TO:

- Measure the impact of REAP and IBLI separately on the extent and depth of poverty at the community level, over time.
- Compare those impacts to the impacts of a package that combines both REAP and IBLI.
- Identify optimal implementation designs for meeting the program’s mission cost-effectively by:
 - Testing how to most cost-effectively encourage uptake of IBLI through different insurance subsidies, and
 - Evaluating economic and social spillovers through tests of program saturation

RESEARCH METHODOLOGY The research will use a randomized, controlled trial to evaluate program impacts and sustainability. The hypothesis in regards to combining the two programs is that REAP outcomes on income, food security, savings and well-being will be enhanced by insurance that prevents participants from backsliding during drought. Surveys are designed to shed light on additional questions of importance including the impact on women’s empowerment and well-being.

Prior to the baseline survey, all women in each study community will be divided into three groups using BOMA’s standard community-based poverty assessment procedures, as shown in Table 1. The 2,100 BOMA participants will be randomly selected from the eligible pool of community members in Group 1.

ESTIMATED WEALTH LEVEL GROUPS WITHIN COMMUNITIES

TABLE 1

Group	Percent of Population*	Wealth level	REAP	IBLI
1	50	Poor	Eligible	Eligible
2	25	Vulnerable	Ineligible	Eligible
3	25	Better off	Ineligible	Ineligible

The study then divides participants into four arms: REAP, IBLI, REAP+ IBLI, and control (no treatment). Table 2 shows the number of participants in each arm, as well as those that will be surveyed, as noted in parentheses. A total of 1,810 women will be surveyed across Groups 1 and 2. The 370 control women from Group 1 will be eligible for the REAP program at the completion of the project.

TABLE 1

Group	Percent of Population*	Wealth level	Arm 1: REAP Only participants (Surveyed)	Arm 2: IBLI Only participants (Surveyed)	Arm 3: REAP + IBLI Participants (Surveyed)	Arm 4: Control (Surveyed)
1	50	Poor	1750 (350)	370 (370)	350 (350)	370 (370)
2	25	Vulnerable	0	185 (185)	0	185 (185)
3	25	Better off	0	0	0	0

* Estimate from past BOMA activities

A VARIABLE SATURATION DESIGN will enable the researchers to evaluate economic and social spillovers by front-loading the delivery of REAP in some project communities and back-loading the delivery of REAP in others.

Because participants will be treated in five waves, the project midline survey will capture data on the control group, participants that recently completed REAP and others that have spent 18, 12 and 6 months in the program. The project endline survey will capture data on the control group, participants that recently completed REAP and others that completed REAP 24, 18, 12 and 6 months prior.

This will enable a continuous treatment analysis, a deep understanding of participant resilience to droughts that may occur during the project and the long-term sustainability of outcomes. Varying insurance subsidy rates will enable researchers to understand how to most cost-effectively encourage uptake of IBLI.

POLICY RELEVANCE This project has strong relevance for policy-makers, especially those working in fragile, shock-prone environments. Independently, the Government of Kenya has funded pilots of Graduation programs and has subsidized livestock insurance as anti-poverty programs. This is the first time that these two promising interventions will be tested for complementarities. The results of this research will have significant implications for the design of an integrated social protection system that can promote the graduation of poor households from poverty and simultaneously protect vulnerable, non-poor households (including recent graduates) from descent into poverty.

In accordance with CGIAR’s research principles, the results of this project are intended to be shared as public goods and diffused widely to achieve the maximum possible benefit to the poor in developing countries. Data sources and codebooks will be public with significant potential benefits for development and agriculture researchers, social protection actors as well as Graduation and financial inclusion practitioners.

KEY PROJECT MILESTONES Project and Study Activities

TIMELINE						
JAN 2018	FEB 2018	MAR 2018	FEB 2020	AUG 2020	FEB 2022	AUG 2022
REAP targeting & survey sampling	Baseline survey Insurance sales launches	REAP launches	Midline survey REAP graduation (first wave)	Midline Report	Endline Survey	Endline Report



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BACKGROUND

The arid lands of Northern Kenya are home to over 14 million people facing chronic food insecurity. Climate change is increasing the frequency and severity of droughts, exacerbating poverty dynamics, undermining resilience and perpetuating a dependence on humanitarian aid. Livestock remains the traditional and most common source of income in Northern Kenya, but reliance on livestock is increasingly precarious. Women and children are most vulnerable to the cascading consequences of drought and poverty: while the men travel with their herds in search of increasingly scarce water and grazing terrain, the women and children are often left in the villages without food or income. The women subsist on food aid or menial work, without a clear path to economic security for themselves and their families.

The BOMA Project implements REAP (Rural Entrepreneur Access Project), a holistic two-year poverty graduation program for ultra-poor women in the arid lands. REAP provides participants training, mentorship in financial, businesses and life skills, the opportunity to join a savings group and asset transfers to jumpstart small business and income-generating activities.

PROJECT OVERVIEW

Through a five-year Feed the Future Award from the U.S. Agency for International Development (USAID) and under the lead of ACDI/VOCA, BOMA is implementing REAP in Isiolo and Marsabit counties, and providing technical assistance to Mercy Corps to implement REAP in Turkana, Wajir and Garissa counties.



The overall goal is to assist individuals, households and communities to more sustainably escape poverty through new economic opportunities in a more commercialized livestock market system. In the long-term, showing the sustainability of the model will lead to its incorporation into government social protection and humanitarian programs, and replication by other NGOs across East Africa.

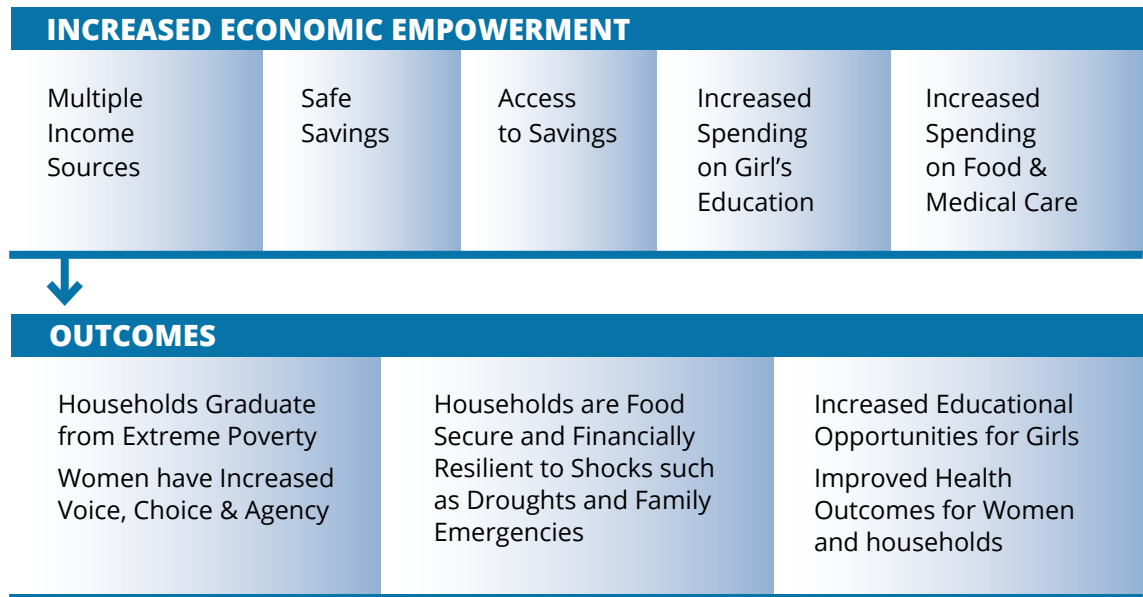
BOMA participants at Merille Livestock Market.

PROJECT SCOPE

- BOMA and Mercy Corps will engage a total of 5,460 poor women in 24-month REAP cohorts.
- Participants will be divided into 10 cohorts with two in each project county.
- In Marsabit and Isiolo counties, BOMA will directly implement four REAP cohorts with a total of 2,220 participants.
- In Turkana, Wajir and Garissa counties, Mercy Corps will implement six cohorts with a total of 3,240 participants with support from dedicated BOMA Graduation Advisors.

BOMA'S MODEL & OUTCOMES TWO YEARS OF SEQUENCES INTERVENTION				
Cash Transfer & Consumption Stipend	Financial Literacy Training	Savings Groups	Monthly Mentor Visits	Life Skills Training & Health & Social Messaging





BOMA'S GRADUATION INDICATORS INCLUDE:

- > food security
- > sustainable livelihoods
- > shock-preparedness
- > human capital investment
- > participant business and savings status

PROGRESS

During the first six months of the project, the focus was on start-up activities including recruiting staff, developing the year one workplan in consultation with consortium partners, developing the Monitoring, Evaluation and Learning Plan, and developing tools and systems for program implementation.

ISIOLO AND MARSABIT

- > Carried out community entry activities in the selected locations including facilitating meetings with community leaders/gatekeepers.
- > Conducted participant qualification assessments to identify REAP participants.
- > In Marsabit, trained selected participants in business skills and provided an initial cash asset to start small 100 businesses.
- > Conducted Standard of Living Index (SOLI) survey to determine baseline values.

TURKANA, GARISSA AND WAJIR

- BOMA trained Mercy Corps staff and advised on their implementation of REAP in Garissa, Wajir, and Turkana counties.
- Set up tablets for Mercy Corps staff to carry out selection and verification exercises and subsequently monitor program implementation using BOMA's Performance Insights system.

PARTNERS



USAID The United States Agency for International Development is an independent agency of the United States federal government that is primarily responsible for administering civilian foreign aid and development assistance.



ACDI/VOCA is an international development nonprofit organization based in Washington, D.C, United States that fosters broad-based economic growth, raises living standards, and creates vibrant communities.



Smart Regional Consultants provides professional business support services to small enterprises to build their capacity so they can compete in larger commercial markets. Its services are adapted to the context of sub-Saharan African communities and environments.



Mercy Corps is a global non-governmental, humanitarian aid organization operating in transitional contexts that have undergone, or have been undergoing, various forms of economic, environmental, social and political instabilities.

SUNDAY, MAR 1, 2015 08:00 AM EST

“It would be easy to be pessimistic, but pessimism has never changed the world”: Life lessons from a global poverty hero

"My work is not about busting through Westernized glass ceilings; it's about survival," says BOMA's Kathleen Colson

MEGAN MAYHEW BERGMAN



Kathleen Colson (Credit: David duChemin)

Kathleen Colson and I met because we both live in rural Vermont, though she has called me from a house she's renting in Nanyuki, Kenya, where there are metal bars on the windows and the temperature clocks in at the mid-80s, a stark contrast to the feet of snow on the ground at home in New England. In a few days she'll travel via Land Cruiser to Korr, where she'll take up residence in a hut made of branches, skins, cardboard and pieces of scrap metal. She'll sleep

on a bedframe made of lashed sticks, and catch a breeze through windows covered in chicken wire.

“You want to keep your things off the ground,” she adds, “because of the scorpions.” In the days of armchair activism, where many get their activism fix by “liking” a progressive Facebook post, I'm fascinated by people like Kathleen who move beyond the safety of their computers and get their hands dirty in the world's problems. Ten years ago Kathleen started a non-profit organization, The BOMA Project, after witnessing extreme poverty in northern Kenya. BOMA provides small grants to women so they can start small businesses in the drylands of Africa, where some of the continent's most vulnerable residents face the challenges of climate change brought on by extreme drought. Since 2009, BOMA has helped change the lives of nearly 45,000 women and children.

It's Kathleen's passion that has her calculating the liters of petrol she'll need to make it from Nanyuki to Loglogo and beyond, as BOMA covers an area larger than the country of Ireland. Kathleen likes to drive – she actually *insists* on it. “The drive to Korr is a challenging drive that used to take 10 hours, but has now been cut to six after a newly paved road for about half of the drive,” she explains. She'll cross dry riverbeds and grasslands. “The hardest part,” she says, “is driving on what we call corrugation. It's bone-shattering. It's like driving on marbles and shakes everything loose in the vehicle. Every few hours you have to stop and tighten up.”

Only upon my prompting will she acknowledge the dangers of such travel: bandits, roving groups of cattle raiders and certain stretches of road where they must call ahead to check with scouts to make sure there are no conflicts erupting along the route. She always travels with a security guard with an AK-47, but she'd rather not talk about that part.

“We do a lot of night driving because it's safer,” she says.

When in residence at Korr, Kathleen usually sits outside her hut to jot down notes for the day, writing in her journal about the women she works with. She calls this process “catalyzing” – and I get the sense that she works hard to remain grounded in reality, jotting down images, feedback and insights from the field that will stay with her when she's stateside and behind a desk.

Kathleen often finds she has an audience of northern Kenyans watching her in Korr. “I used to be more unusual,” she explains, “but now they're pretty used to seeing me.”

She's known throughout northern Kenya as “Mama Rungu.” A *rungu* is a traditional wooden throwing club carried by pastoralist warriors. Kathleen carries one, too. “With that name, people expect me to be seven feet tall with two heads,” she says, laughing.

Every time I talk with Kathleen, I'm reminded of women like Beryl Markham and Karen Blixen – women who could be equally at home in intellectual dinner-table conversation and on the back of a horse galloping across arid grasslands. Kathleen can talk economics, AK-47s and latrines, but what always strikes me is her humility, courage and informed passion. You'll find no savior complex here – just a doggedly realistic and optimistic activist with the mindset of a global citizen and an honest desire to strip away the red tape and help others, particularly women and children.

“Our work is not about charity,” Kathleen is quick to clarify. “It's about solving problems alongside the people we work with in ways that don't rob them of their culture or dignity.”

What moved you into the field? What was the turning point that pushed you from awareness of a problem to action?

I have a long history with Africa, starting from attending university in Nairobi and the safari business. I got involved in lots of projects over the years, and I guess, like many people, found it rather disheartening to see so many projects fail despite good intentions. I *don't* think it's the fault of the recipients. Sometimes it feels like Africa is drowning in our good intentions – the aid is often more about the donor than the recipients.

I've traveled through 11 African countries, helped dig wells, build orphanages and schools – but when I came to Northern Kenya in 2005, at the end of a really terrible drought, I had never seen such suffering: malnourished babies, mothers nursing older children because there was no food, elderly people who could hardly stand, livestock carcasses rotting everywhere – you had to cover your nose because of the smell.

In the midst of this devastation was food aid – which is very much a short-term solution. I thought: there's *got* to be a better solution than food aid.

I decided to spend the next two years making extended trips to the region. I would drive around with my eventual co-founder Kura Omar in this beat-up old Land Rover with two other men, Omar, our helper/cook and Semeji, our security guard. I spent a lot of time listening.

We'd come into the village and I'd go under the thorn tree and listen to the women. Over time, a better solution emerged, which was empowering the women through grants and the establishment of small businesses, leading them out of extreme poverty in a sustainable way. When you realize there's a solution out there, and that it's possible, you don't have a choice. You *have* to do it.

One day Kura and I wanted to visit 15 rural villages that surrounded a larger town and we wanted to visit with the women in each village in one day because we were short of time. It was the middle of the day and we'd already hit six villages. It was 100-plus degrees in the shade. Already I'd seen too many women and children who were vulnerable, unimaginably poor, and suffering. And I just completely lost it. I broke down.

Kura pulled the Land Rover under the thorn tree and let me cry. He said something amazing to me. He said, “Mama Rungu, now you are seeing the world through God's eyes.”

I didn't take it in a religious sense, but the comment affected me deeply. I *knew* I had to keep going.

Why focus your efforts on women?

In all those journeys, what became really obvious is that women, children and the elderly were the most vulnerable. They were the ones that suffered the most. As climate change has started to devastate the arid lands of Africa, you see men leaving their home villages with the livestock, taking them to distant grazing lands. The women and children used to travel with the men, but it's become too dangerous as the grazing lands and water disappear. Dwindling resources means more conflict.

The women are left to survive without livestock or money. The livestock could be 60 percent of their caloric intake. Women and children are *extremely* vulnerable during drought.

In some places, the nomadic pastoralists in the drylands of Africa are now settling – because of ethnic conflict, but also because they want to send their children to school and to be eligible for food aid. Settling is a coping strategy – a survival strategy – to have access to medical care and food.

We focus on women because they're the most vulnerable during droughts, as well as their children. These women will only be able to survive if they can earn money to feed their children.

What do you wish the average person knew about life as a woman in northern Kenya?

These women survive despite incredible hardships. It is *the* most humbling thing to see the courageous nature of these women, how they live their daily lives. It's inspiring.

I wish people knew how hard they work. They're like mothers everywhere. They cry when their kids get sick. They dance and sing with their children when life is good. They get up before dawn to cook for their children. They carry firewood and water for their families.

They have extraordinarily big hearts. They are incredibly generous.

Now that I've been a practitioner in the field of global poverty, I know this: There are *no* people more generous than those who live in extreme poverty. People share no matter what. They care for others even though they have very little for themselves. When you are a witness to extreme poverty, you start to learn about what's important.

I wish more people could be with me in the moment when a woman realizes the aspirations she has for herself and her children are possible. If we bring change to women, we drive change to the next generation.

When you go into a village, and see all these naked children covered in dirt – they have so little – I always think, what if one of those children was the next Nelson Mandela or the next Albert Einstein? What would be the loss to our world? What if *that* child is in that village? I *do* think there is another Nelson Mandela in these villages. Another extraordinary agent of change. It's our loss if we don't help them realize their destiny.

In the face of climate change, the solutions are going to come from the *people*. These women have to raise healthy children because *they're* the ones who are going to solve this problem.

This is happening to people all over the world. We have to listen to the people who live here. In the future I believe we will face mass migrations due to climate change. How are we going to handle this? How are these climate change refugees going to make new lives for themselves?

What does “impact” really look like, versus what the average Westerner might expect?

I've encountered a fair number of Western donors who want to see success in first-world terms. They want to see a woman who gets an education and starts a business and employs 100 other women, and then becomes an amazing, poster-worthy agent of social change. My work is not about busting through Westernized glass ceilings; it's about survival.

Success, to me, is when a radically impoverished mother can feed her children. I have a picture on my desk I look at every day. A picture of a woman holding her baby. She's beautifully dressed in clean clothes. And she's holding a plump, chubby baby who is sound asleep in her arms. That's success. That baby is cared for, loved and well-fed. The mother is adjusted and happy. She's not suffering.

My translator interviews the women we work with, and they often describe they way they felt before BOMA, and it's something like this: “My intestines were hot. Every day I would wake up and worry about how I am going to feed my children.” A woman recently told me, “Now I just have to look to myself and I know my children are going to be fed.”

BOMA participants go through a two-year program that helps them learn new skills through mentoring and training. Adapting and changing your behavior is hard. It's not easy, for anybody in any context. But that is how we talk about impact – one of our criteria for graduation is sending your children to school. We collect data on every person

in our program and we measure for change – in food security, sustainable livelihood, shock preparedness and human capital investment. All of the data we collect determines success. And we see success every day.

I appreciate your frankness about climate change’s impact on life in Africa. In what ways do you see these forces influencing your work in Kenya?

I want people to have the right picture in their minds when they think about places in Africa that experience extreme drought and famine. It isn’t just desert. It’s grasslands, mountains, cedar forests, lakes – the largest desert lake in the world, volcanic mountains – we’re talking about dramatic landscapes. Northern Kenya is incredibly beautiful. And it is in this extraordinary context that the human and environmental stakes are very high.

Sometimes, when I’m explaining the impact of climate change to Western donors, people say to me “why don’t they just move?”

Ending poverty is about people being able to make good decisions. If people have to adapt, and have to change, they are most likely to have success if they’re able to make those behavior changes surrounded by their culture, family and traditions.

We hear a lot of talk about “climate change refugees.” Charity isn’t going to solve these problems, so I have an incredible sense of urgency to reach as many people as possible before the next drought. And so I sometimes drive my staff crazy. Most of them – not the field staff, but the staff that work on finance and HR and grant-writing – have never been through a drought. When you have pictures in your head of cholera-stricken villages, of women, children and the elderly suffering – and if you’ve worked in a cholera clinic watching volunteers try to find a vein in a dehydrated baby’s skull – those images don’t go away.

You’ve had to witness acute suffering and poverty in Northern Kenya, and you’ve endured your own illnesses while in the field, far from Western medicine. Can you describe some of these harrowing situations, and what gives you the courage and determination to press on?

It’s hard. Dozens of times I’ve found myself vomiting in a latrine and there are bugs crawling over me – it’s 110 degrees – and I think: Kathleen, what are you doing here? There are days when this work is very hard.

By far, the hardest thing, because of the inherent dangers of my work, is the letter that I write my children each time I leave: “If something should happen to me.” No mother wants to write that letter.

What drives me is this moral compass borne out of years of seeing extreme poverty and drought. When I connect with that moral compass, it helps me make better decisions. Decisions we *have* to make. I believe we have to use our capabilities to help those who don't have the same opportunities, to make sure that there are people who can function fully and contribute to our societies.

It would be easy to be pessimistic, but pessimism has never changed the world. If you're cynical, you shouldn't be in this business.

I believe in social justice. I believe in peace and forgiveness and the virtues of mercy. I am an optimist about everything Kenyan and African. I really believe in these people. I believe the 21st century is Africa's century. I see so many women suffering and I really don't have a choice.

Lately there has been media attention on flawed charitable efforts in Africa (such as the Joyce Banda war of words with Madonna) and civil wars, famines, corrupt officials often keep the flow of aid dollars from achieving maximum impact. How do you keep BOMA on mission?

It's a challenge, especially since we've grown so fast. But we try and stay in touch with our founding principles that includes the fact that we challenge traditional development thinking. We focus on women being able to generate their own income and on local leadership. The solutions are not found in development practice classrooms. The solutions are found on the ground, with the people. I am always pushing my staff to check in with our field staff – what do they think? Will this work with this community? We need to spend more time listening than telling people what to do.

The only thing that ends poverty is when people can earn their own income. While there are noble and important efforts, like building wells or schools, it will not end poverty. It is only when women can earn an income that poverty starts to change. And what follows is what has happened throughout human history. Women start earning an income and they start to have choices. And that is followed by freedom and choice and then, as empowered citizens, they start to demand the services that they are entitled to as citizens of their country – and that includes water and schooling. We believe that the women we work with can become important catalysts for change in their lives and the lives of their children.

We also believe firmly in community consultation. I've had people say to me, "I've got a great idea that's going to save Africa."

And I always ask them – *did you ask the Africans?*

I know people want to build a résumé for college, or have a midlife crisis and need to feel that they're doing something valuable with their lives. But overall, I think donors need to be more accountable for unintended consequences.

BOMA focuses on ending extreme poverty for women and children. Our programs are simple and inexpensive. Extreme poverty, such as that in Northern Kenya, is not as complex as poverty in America. People need an income so they can care for themselves. With that comes dignity and the ability to continue to climb out of poverty. It is that vision that drives my donors, staff and board.

You've just left home in order to spend time in the field. Why is field work important to you?

I believe the solutions are *in* the people in the communities where we work. Solutions will only work if they are led by local people who understand the customs and traditions of the communities. As we design interventions, we always go back to the field and test them. We look at what's working and what's not. I am constantly asking myself – what does Kura think? We can't afford to work in a bubble.

For example, some people have tried to make solar ovens work in Africa. Look, that's not going to happen. It's hot. People don't eat much during the day. I see those solar ovens littered everywhere around northern Kenya.

Going to the field is where I get my inspiration and best ideas. I can see what works and what doesn't. If something isn't working, I don't blame the people. We can't force solutions on them. You have to be realistic about what behavior changes you can expect.

Like keeping business records. It's a constant debate – we want the women we work with to learn how to keep written records. But they want to keep the information inside their heads, and they're reliable. I want to get in the field and understand that. I'm not going to solve this challenge with advice from development experts.

We struggle, but we struggle alongside the communities we respect.

Many aid organizations use microfinance – providing small loans to individuals without traditional access to financial resources. BOMA uses grants. Why?

There are no large employers here. When women start their own businesses, they are subsistence entrepreneurs. Think of a tiny mini-mart with tea, sugar, ground maize, batteries, lollipops, beads for warriors, clothes. The women start to diversify once they have experience. One of the most popular products right now is bike shorts. The women like wearing them under their dresses, and they have zipper pockets for money.

Early on, no micro-lending partners would partner with us. We tried. But we were aiming to serve the literal bottom of the poverty pyramid. Microfinance works when you have some experience or skills, but for people who live in extreme poverty, paying off a loan is difficult. We realized that it's so much easier to give the women the money to start a business.

Micro-finance interest rates can be 30-40% per annum. That's expensive, and there are heavy administrative costs to collect those payments. We find it easier to give the women the money. We can get a business up and running, earning profit and savings in just two months. In that way, the women focus on earning an income and feeding their children. Not on paying off a loan. The women see success early on and then the magic happens: they start to believe in themselves.

There is a fundamental belief that you can't give poor people money. In my opinion, it's ethically wrong to think poor people can't handle money or are going to use it for alcohol, drugs, or other vices. That's not what we see. We see women who take this money and double their income in two years. Ninety-seven percent of our businesses are still in operation three years later.

Poor people are a *very* good investment. These women are a good bet. It's one of the best decisions we've made.

Where do you see BOMA in 10 years?

I hope that we'll be working in three or four African countries and that the governments will have adopted our model as a national poverty-reduction strategy. BOMA's model is proven and it works; it lifts the most vulnerable citizens out of poverty. I would like to see us partner with more African governments.

When you return home after six months in the field in Kenya, what does home feel like? What comforts are you most aware of, and what do you miss?

Right now, in Africa, I'm missing snow; I love winter in Vermont. I miss my family, children and dog.

Living in rural Vermont, I'm struck by the fact that I live in one of the safest places on the planet. You can go to the post office, leave the keys in the ignition and your purse on the passenger seat.

When my husband picks me up at the airport after I've been in Africa for a while, my radar is still on. There's a reality about operating in a place where there's a lot of pov-

erty. I'm often sick and need Saltines and water. We get out of the car at a gas station and I have the urge to think about who is watching the vehicle. It takes me a while to wind down.

That sense of complete safety in Vermont is very nice. So is having electricity that's on all the time.

When I'm in Vermont I miss the pace of life in Africa. The sing-song voices. The smiles – everybody smiles, especially Kenyans. They are some of the most extraordinary people on the planet. Everything is about touching people, laughing together, shaking hands. I feel that there's a rhythm here. I feel that I belong here. Look, I know I'm a visitor; I don't presume to truly belong – but I feel more comfortable here. I'm uncomfortable when I'm surrounded by too much privilege.

Leaving Africa after six months will be hard. But I have an extraordinary husband and three extraordinary children, and I don't want to live on a different continent away from them. I'm a mother first.

*Megan Mayhew Bergman is the author of the story collection
“Birds of a Lesser Paradise”*



Nabore Elyo, Magatho Mifo and Bore Lafte are pictured at the shop they co-own in Kargi village, Marsabit, Kenya on November 30, 2017. Thomson Reuters Foundation/Benson Rioba

Down to business: Drought-hit Kenyan women trade their way out of poverty

by Benson Rioba, Thomson Reuters Foundation

January 18, 2018

MARSABIT, Kenya - Widow Ahatho Turuga lost 20 of her goats to drought early last year, but the shopkeeper is planning to reinvest in her herd once she has saved enough money.

“I think I will start with four goats and see how it goes,” she said, rearranging soap on the upper shelf of her shop in Loglogo, a few kilometres from Marsabit town.

She recalled how frequent droughts had left her on the edge of desperation, struggling to care for six of her own children and four others she adopted after their mother died.

But Turuga is finding it easier to cope since taking part in a rural entrepreneurship programme run by [The BOMA Project](#), a non-profit helping women in Kenya's dry northern areas beat extreme poverty and adapt to climate change.

The U.S. and Kenya-based organisation provides two years of business and life-skills training, as well as mentorship.

Groups of three women are each given a start-up grant of 20,000 Kenyan shillings (\$194.55) and a progress grant of 10,000 shillings to set up a business.

After graduating, they carry on operating their businesses - mainly small shops selling groceries and household goods - either together or on their own.

The women also club together in savings groups of at least 15 people, who put away anything from 400 shillings a month each, and make loans to members at an interest rate of 5 to 10 percent.

Habibo Osman, a mother of five who was in the same group as Turuga, has been able to support her family even after divorcing her husband.

The 1,200 shillings she earns each week from the shop she established as a BOMA business has enabled her to enroll her eldest child, aged five, in nursery school. She is now hoping to save enough to buy her own land.



Members of the Kargi savings group hold a meeting in Marsabit County, Kenya, on November 30, 2017. Thomson Reuters Foundation/Benson Rioba

NO MORE AID

Ahmed “Kura” Omar, BOMA's co-founder and deputy country director, said his native Marsabit is one of Kenya’s driest counties. It is often hit by prolonged drought, with many families losing livestock in its mainly pastoralist economy, he added.

“Given that there is no foreseeable end to these drought patterns, we need to stop relying on food distribution and aid money, and create more sustainable, life-long solutions,” Kura told the Thomson Reuters Foundation.

BOMA CEO Kathleen Colson said the programme aimed to help break the cycle of dependency on aid, giving women power over their lives and the means to move out of extreme poverty.

“People need to be treated with dignity and be empowered to achieve self-sufficiency and effect change on a community level,” she said.

BOMA asks villagers to help identify the poorest women among them to participate in the training. After completing the programme, they help other women, a process that raises income levels across the entire area.

Bakayo Nahiro, a widow and mother of six, belongs to the Namayana women's saving group in Kargi in Marsabit. She has amassed 25,000 shillings in savings, but said profit margins go down in drought periods as people take shop goods on credit when they have no livestock to sell.

MONEY IS POWER

Jane Naimirdik, a BOMA trainer and mentor, said communities in Marsabit are highly patriarchal, but the programme helps women gain a voice in society.

The practice of grouping women in threes creates mutual accountability but also offers protection from husbands who may want to take money from them, she added.

"We once handled a case where the husband tried to take the wife's savings by force, but we approached (him) and told him the money did not belong to his wife but to the women's savings group and he understood," said Naimirdik.

Moses Galore, Kargi's village chief, said no such incidents had been reported to him, and men appreciated their wives' financial contribution to the household.

Magatho Mifo, a BOMA business owner, said her husband was happy about her commercial activities as she could now provide for her family while he travels for days in search of pasture for his herd.

Her neighbours' wives and children buy goods on credit when the men are away looking for grazing, and repay her when they return. This helps the community during lean times and generates more income for her business, she said.

"My husband sometimes gets angry when I attend the women's group meetings, because they can last a long time, but once I arrive home with a bag of food or something else, all is forgotten," said Khobobo Gurleyo, another entrepreneurship programme member.



Ahatho Turuga arranges goods in her shop set up with support from The BOMA Project in Loglogo village, near Marsabit town, Kenya, on November 29, 2017. Thomson Reuters Foundation/Benson Rioba



Wahareya Segelan charges phones using solar power at her shop in Loglogo, Marsabit County, Kenya, on November 29, 2017. Thomson Reuters Foundation/Benson Rioba

BUSINESS PARTNERSHIPS

BOMA mentor Naimirdik said the women are also trained in conflict management to strengthen their business partnerships.

Ideally, each group includes women of different ages so as to benefit from the experience of older members and to make the programme sustainable as it passes to subsequent generations, she said.

In addition, the women receive information about family planning and the importance of having small families, as well as child and maternal health and hygiene, she added.

The BOMA Project has reported positive results in the communities where it works in Marsabit County and Samburu East, with about 15,700 women enrolled in its programme since 2008.

Data collected during a 2016 exit survey of participants found that after two years, 99 percent of BOMA businesses were still open.

Members experienced a 147 percent increase in their income, and a 1,400 percent increase in their savings, alongside a 63 percent drop in children going to bed hungry.

The BOMA Project plans to expand its programme across East Africa's drylands by partnering with governments and other development agencies.

In Kenya, it is undertaking a pilot programme with the government involving 1,600 women in Samburu, in addition to its existing work.

The project aims to reach 1 million women and children by 2022, said CEO Colson.

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