

# BOMA PROJECT

2019 Q4 IMPACT REPORT | October through December

## Resilient Women and Communities: This is BOMA's Lasting Impact

Sir Fazle Hasan Abed, founder of BRAC, once said,

*"Poverty is not just poverty of money or income. We also see a poverty of self-esteem, hope, opportunity and freedom. People trapped in a cycle of destitution often don't realize their lives can be changed for the better through their own activities. Once they understand that, it's like a light gets turned on."*

BOMA's poverty graduation model, the Rural Entrepreneur Access Project (REAP), is built around this belief: That by building women's financial skills and assets and coupling it with life-skills coaching and mentoring, we build self-confidence and hope – and that helps women to climb out of extreme poverty and help uplift their families and communities in the process.

Take the example of BOMA participant Lekaaso from Nchok village in Northern Kenya. She joined REAP in December 2018. At that time, she was struggling to feed her family and didn't believe she could run a business. Today, with her REAP business group partners, she is an active livestock trader in Ngilai Central market. One year into the program, she described her experience as:

*"REAP was the experience that we were missing in our lives. We are now opened to the world to see what is out there and grab the goodness that comes with these opportunities. The first time I started selling in this market, I was a bit nervous not knowing what could come out of it. At the end of the day, I was glad I took that step. I made sales that I wouldn't make even in a whole week or two selling in the Manyatta."*

This is the power of BOMA's intervention: empowering women and their families and communities to become self-sufficient in overcoming the cycle of intergenerational poverty.

BOMA closed 2019 on a high note. We crossed the threshold of having reached more than 200,000 women and children through REAP. Our work is not done. BOMA is now working hard to reach our ambitious goal of reaching one million women and children by 2022. Ultimately, our aim is to end extreme poverty in the drylands of Africa. Together, we can.



JOHN STEPHENS, *Executive Director, and the BOMA Team*

### OUR IMPACT SINCE 2009

**33,753**

# OF  
WOMEN  
ENROLLED

**168,765**

# OF  
DEPENDENT  
CHILDREN  
IMPACTED

**202,518**

WOMEN AND  
CHILDREN  
TO DATE

**1,000,000**

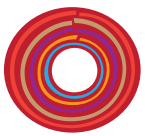
WOMEN AND  
CHILDREN  
BY 2022

**11,110**

# OF  
BUSINESSES  
LAUNCHED

**1,987**

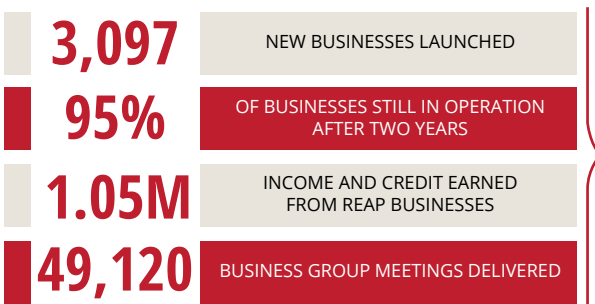
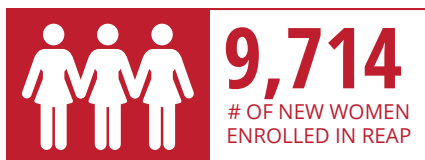
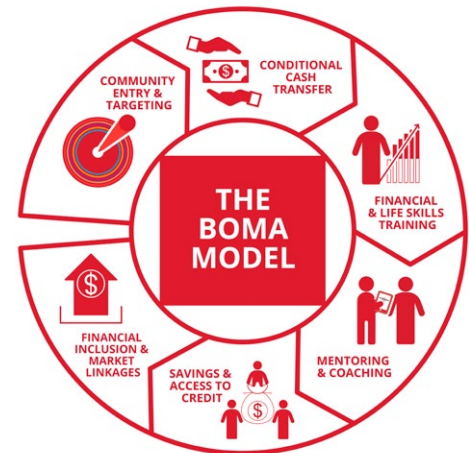
# OF  
SAVINGS  
GROUPS  
LAUNCHED



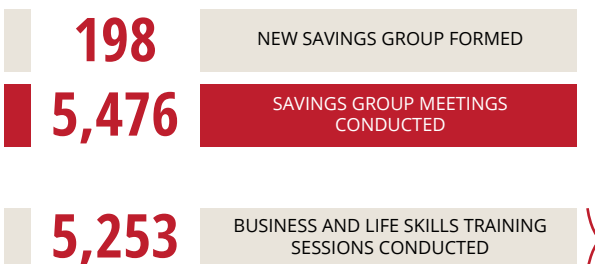
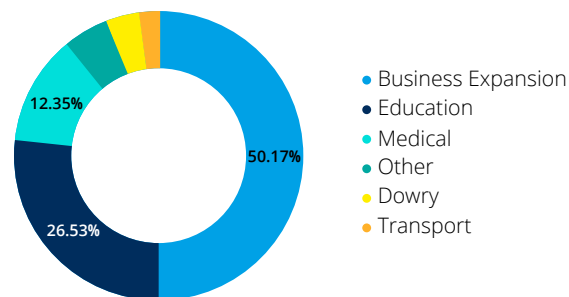
## BOMA in 2019: Building Resilience in Africa

**BOMA's Rural Entrepreneur Access Project (REAP)** is a transformative poverty graduation program that helps ultra-poor women address the multiple barriers to overcoming extreme poverty and build self-sufficiency. REAP is a two-year program that offers a sequence of interventions to participants that includes cash transfers to start and expand a small business, life and business skills training, mentoring, forming savings groups, and linkages to market systems and financial services.

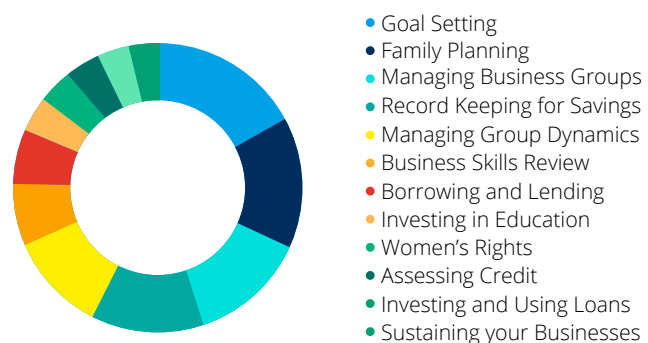
Through years of testing and refinement, REAP has been proven to help women and their families in climate-affected regions in Africa to break out of the cycle of extreme poverty and build their resilience in overcoming shocks and disasters brought about by climate change. In 2019, BOMA made significant progress in our goal of empowering women and their families by accomplishing the following:

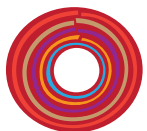


Purpose of Loans Taken in 2019



Business and Life Skills Training Sessions Delivered





## PROGRAM UPDATE

### Randomized Controlled Trial Update

Since 2017, BOMA has been conducting a five-year Randomized Controlled Trial (RCT) in collaboration with the International Livestock Research Institute (ILRI) and the University of California, Davis. The study will enroll a total of 2,100 women from seven locations across Samburu county in REAP. It aims to measure the impact of REAP and ILRI's Index-Based Livestock Insurance (IBLI) products separately on the extent and depth of poverty at the household and community level, over time. It also compares those impacts to the impacts of an intervention package that combines both REAP and IBLI to assess whether a combination of the two creates enhanced resilience for extreme poor households.

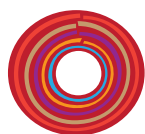
This quarter, BOMA completed the scheduled enrollment of the fourth cohort, comprised of 375 women organized into 125 business groups. All scheduled monitoring and mentoring visits were completed despite weather challenges. BOMA has launched four of the five projected cohorts to date, enrolling 1,650 women formed into 550 business groups and 98 savings groups into the program. Of the current participants, 1,646 (99.7%) are actively involved in business and savings groups operations. The program's 0.3% attrition rate is due to four participants dropping out of the program. The fifth cohort is expected to be enrolled in REAP in March 2020.



*Business skills training for a group of REAP participants of the Randomized Controlled Trial.*

The current monitoring data shows that 95% of business groups from cohort 1, 96% from cohort 2, 85% in cohort 3, and 1% in cohort 4 are on track to meet the graduation threshold.

Midline results of the study will be published in August 2020.



## PROGRAM UPDATE

### Kenya Livestock Market Systems (KLMS) Update

Through a five-year USAID's Feed the Future consortium award led by 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 project is aimed at enrolling 5,460 women in REAP and building inclusive and competitive livestock value chains in Kenya's arid lands.

In 2019, county-level meetings and monitoring in Marsabit, Isiolo, and Turkana showed positive results on business growth, business management and group cohesion. High performing businesses were mapped for receiving additional grants for business expansion and value chain engagement activities. This tailored grant activity aims to stimulate business growth and further pull REAP participants into mainstream market systems. In Marsabit, BOMA field staff identified high performing business and savings groups to present compelling ideas to grow their businesses. As of December 2019, 7 of these groups have been selected to receive larger funding (up to \$1000 per group) to scale up their current businesses or invest in new business opportunities.

### PROGRESS AS OF DECEMBER 2019 (since 2017)



**5,460**

# OF WOMEN  
ENROLLED  
RESPONSIBLE FOR  
27,300 CHILDREN



**1,820**

BUSINESS GROUPS  
LAUNCHED/JUMP GRANTS  
DISTRIBUTED



**238**

SAVINGS GROUPS  
FORMED



**54.6M**

KES TOTAL ASSETS  
DISBURSED

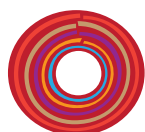
## DROUGHT UPDATE

This quarter, nearly all counties in the Arid and Semi-Arid Lands (ASALs) of Kenya, including the six counties where BOMA operates (Marsabit, Samburu, Isiolo, Wajir, Turkana and Garissa), received favorable rainfall, positively impacting both livestock and crop production. Significant improvement in key drought indicators has been observed in most counties. There are currently 13 counties under normal, seven in alert, one in recovery and three in alarm, compared with eight in normal, seven in alert and eight in the alarm drought phase in September.

### Drought Phase Classification | October 2019

Status	Trend		
	Improving	Stable	Worsening
Normal	Lamu Embu (Mboree) Nyeri (Kieni)	Kajiado Laikipia Taita Taveta Turkana West Pokot	Baringo Kwale Meru Narok
Alert	Garissa Makueni Marsabit Samburu Tana River	Wajir Kilifi	
Alarm	Kitui Mandera Isiolo		
Emergency			
Recovery	Tharaka Nithi		





## STORIES OF SUCCESS

### MARSABIT WOMEN GRADUATING FROM EXTREME POVERTY

In March 2017, BOMA enrolled 1,380 women in REAP from the Marsabit County. After undergoing two years of strong mentorship and close monitoring, all of women successfully completed the program in April 2019. 100% of the 460 business groups launched and 91 savings groups formed remained in operation at the time of endline surveys. From the initial \$300 grants provided, the participants grew their businesses by 255% with an average value of \$510 at graduation. By diversifying their income sources, women were able to withstand business and other market-related risks, as well as climate shocks such as drought and flooding. Targeted training sessions on entrepreneurship and market linkages helped participants gain a deep understanding of market trends and were able to adjust their primary business focus to align with the seasonality of consumers' preferences and purchasing power.

From having no access to credit prior to the program, the participants were able to grow their savings by 2,300%, from an average of KES 668 (~\$6) at baseline to KES 15,813 (~\$158) at graduation. With their increased financial capacity and thriving businesses, the women are continuing to build their resiliency and self-sufficiency within their households and communities. They reported significant impact on their families' food security and girl's education. Even the children feel the positive impacts of REAP as they do not go to bed hungry anymore. Young girls are also now able to attend primary school.

Category	Graduation Criteria	Baseline %	Endline %
Food Security	1. No child going to bed without an evening meal in the past week	61%	92%
	2. Household members eat at least two meals a day in the past week	66%	88%
Sustainable Livelihood	3. Value of business is 25% higher than total conditional cash transfer	0%	95%
	4. Participant can access more than one source of income	60%	85%
Shock Preparedness	5. Participant is a member of a savings group, has access to credit, and has a minimum of KES 8,000 in savings	0%	100%
Human Capital Investment	6. All eligible primary-school-aged girls are enrolled in primary school	63%	85%
	7. Participant can identify at least three methods of family planning and where to access them	60%	84%

Table 1. Graduation Rate Per Criteria for the March 2017 Cohort from Marsabit County

## EMPOWERING WOMEN IN NCHOK THROUGH MARKET PARTICIPATION

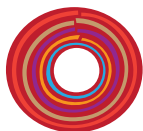


Before, women's participation in markets was not an ordinary activity in Nchok, a Mayatta in Ngilai Central. Most women would accompany their husbands only to wait for small handouts from them.

BOMA introduced REAP to these groups in December 2018. One year later, the story is vastly different. Most of the women are now actively involved in market activities and can comfortably buy and sell without depending on men.

**“This involvement has improved our status in the society. We are now referred to as strong women unlike before where we thought that women could not handle such issues... We can now take care of our household needs without too much struggle.”**

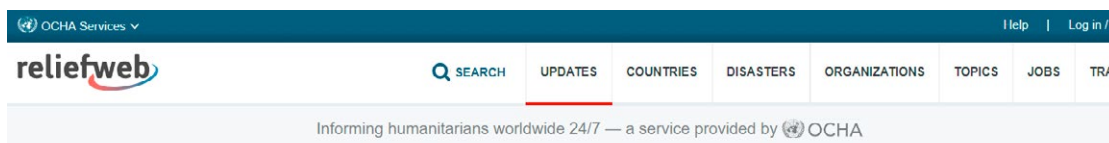
**Samil Loibotang from Nentei, Nchok**



## BOMA MAKING NEWS

BOMA was featured in multiple articles and platforms this quarter:

- › The Nalala BOMA Market, which was established by REAP graduates as the first women-led open market in Samburu, was featured in the Soul of Finance by **Larry Reed**, former Opportunity International CEO and current Senior Fellow for Economic Inclusion at RESULTS in a post entitled: **"Women Leading Change for Samburu County"**.
- › ReliefWeb published an article entitled **"A Digital Game to Improve How Livestock Index Insurance Promotes Resilience to Drought"** highlighting BOMA's randomized controlled trial study.



Kenya

### A Digital Game to Improve How Livestock Index Insurance Promotes Resilience to Drought

Source: Govt. USA • Published: 5 Dec 2019 • Origin: [View original](#)

By Alex Russell

The game is simple. On a brown digital grassland with a single tree, tiny goats mill back and forth. When you decide how many of those goats to buy or sell and how many to insure, clouds float across the screen and one of two things happens: the clouds stop and rain falls, roughly doubling the goats and producing milk for sale, or the clouds move steadily across the screen and half your herd is wiped out.

The game is SimPastoralist, and it's part of a [Feed the Future Innovation Lab for Markets, Risk & Resilience](#) project in northern Kenya that pairs a poverty graduation program for women and low-cost livestock insurance to promote resilience. The game gives pastoralist families who face a constant threat of devastating drought the experience of trying livestock insurance across many seasons. Also, data collected during the game is providing insights on how to design insurance that responds better to women's needs.

Primary country:

[Kenya](#)

Source:

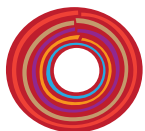
[Government of the United States of America](#)

Format:

[News and Press Release](#)

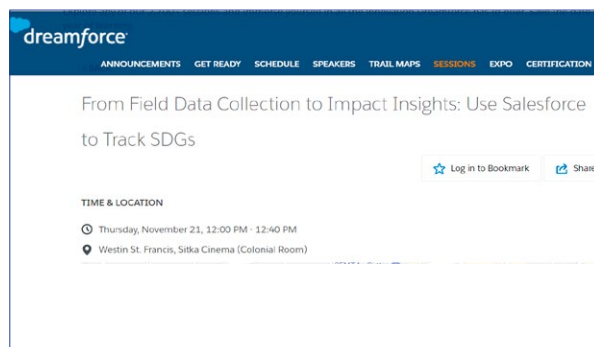
Theme:

[Disaster Management](#)

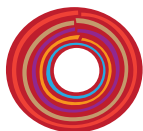


## EVENTS AND PRESENTATION

- **Sam Owilly**, Kenya Program Director, and **Meschak Omarre**, Deputy Kenya Program Director, attended the **Women World Banking: Making Finance Work for Women Conference** (October 22-23, 2019) in Singapore. Sam presented on the topic of addressing barriers to women's financial inclusion through mobile technology.
- **Jaya Tiwari**, BOMA's Director for Strategic Partnerships, and **Erin Lewis**, Regional Technical Advisor, presented at the **2019 SEEP Annual Conference** held on October 21-23, 2019 in Washington D.C. Jaya presented on the **"Evidence on Pushing Frontiers in Gender and Financial Inclusion"** panel, and Erin presented on the **"How the Global Coalition to Alleviate Poverty is Building Displacement-Inclusive Markets"** panel.
- **John Stephens**, BOMA Executive Director, presented at **SOCAP19** (October 22-25, 2019) during the **"Farmers First: Designing with and for Rural Communities"** panel.
- **Monica Kundu**, BOMA System Administrator, was part of a panel of speakers that presented at an online demo entitled, **"From Field Data Collection to Impact Insights: Use Salesforce to Track SDGs"**, hosted by Salesforce Dreamforce in November. The demo focused on BOMA's work with TaroWorks and Salesforce on developing a Performance Insights system, which allows BOMA field teams to enter and upload data using mobile tables for real-time evaluation and response.







## THIS IS BOMA

### PERRY BOYLE ELECTED AS THE CHAIRMAN OF THE BOMA US BOARD



**H. Perry Boyle, Jr.** is Senior Director at Point 72, L.P. Previously, he served as the President and Chief Investment Officer of Stamford Harbor Capital and was a founding partner of Thomas Weisel Partners. He joined the BOMA Board in 2016 and was elected as the Vice Chair in 2018. Mr. Boyle also serves on the board of the U.S. Friends of the International Institute for Strategic Studies (IISS.org) and is a Council Member of the Hoover Institution. He received his AB in Economics from Stanford University and his MBA from the Tuck School of Business at Dartmouth College.

Mr. Boyle succeeds William Ambrose who served as the chair since 2015. Ambrose, who is principal at Stone Silo Advisors, LLC and chairman of Bluefield Research, will now occupy the position of vice chair.

### NEW BOMA BOARD MEMBERS

In November 2019, BOMA welcomed three new board members:



**Mark Flynn** is the former executive vice president, general counsel and corporate secretary at the Virtus Investment Partners, Inc. Prior to joining Virtus, he was Chief Legal Officer and Corporate Secretary for iBasis, Inc. and a partner in the Business Practice Group of Wiggin & Dana, LLP, where he focused on business transactions and general corporate representation.



**Moges Gebremedhin** is the Regional Director and Director of Strategic Partnerships and Program Development at the Research Triangle Institute (RTI) in Africa. Mr. Gebremedhin carries more than two decades of experience in project management, communication, and governance. Previously, he worked as regional advisor for Danya International, Inc. and as Project Director at Chemonics International.



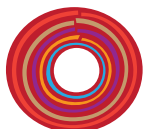
**Jacqueline Del Rossi** is a recently retired entrepreneur whose management and information systems consulting practice encompassed project management services for software selection and acquisition, business process redesign and optimization, and system implementation at Tufts University, Tufts University School of Dental Medicine, and Harvard School of Dental Medicine. Previously she was senior vice president at KeyBank responsible for all cross functional projects.



### BOMA Field Officer Recognized by Whole Planet Foundation

**BOMA Field Officer Shana Abduba Kashane** was honored by the Whole Planet Foundation with the 2019 Field Officer Appreciation Award. The Award is given annually to recognize the efforts of frontline staff promoting positive change. Shana received a \$50 cash prize and a certificate from the Whole Planet Foundation.





## FUNDRAISING AND FINANCE

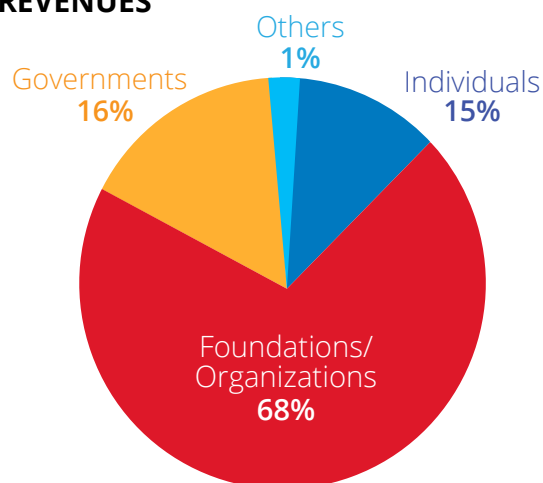
### 2020 Q1 Fiscal Year Revenues & Expenses

For the three months ended December 31, 2019, cash received was \$1.6 million and total expenses were \$1.15 million.

#### Revenues for the three months ended December 31, 2019

INDIVIDUALS	\$ 241,258	15%
FOUNDATIONS/ORGs	\$ 1,090,000	68%
GOVERNMENTS	\$ 247,127	16%
INTEREST INCOME	\$ 18,969	1%
<b>Total Revenue</b>	<b>\$ 1,597,354</b>	<b>100%</b>

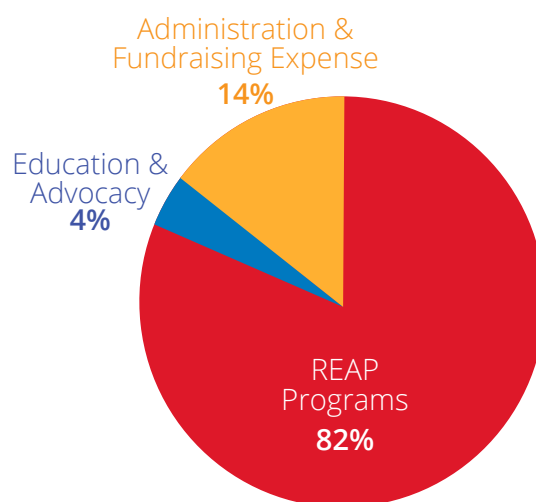
#### REVENUES



#### Expenses for the three months ended December 31, 2019

REAP PROGRAMS	\$ 943,497	82%
EDUCATION & ADVOCACY	\$ 41,881	4%
<b>Total Program Expenses</b>	<b>\$ 985,378</b>	<b>86%</b>

#### EXPENSES



ADMINISTRATION	\$ 103,509	9%
FUNDRAISING	\$ 62,464	5%
<b>Total Expenses</b>	<b>\$ 1,151,351</b>	<b>100%</b>

## NEW FUNDERS THIS QUARTER

BOMA received the following grant renewals in Q4 2019:



**Mulago Foundation** continued its support of BOMA with a \$300,000 grant renewal in November 2019.

**Montpelier Foundation** renewed its support of BOMA with a grant of \$150,000.

**An anonymous family foundation** disbursed its 2nd year \$400,000 grant to BOMA in November 2019. This is part of a 4-year grant totaling \$1,600,000.

**Another anonymous family foundation** awarded a \$200,000 unrestricted grant.