

# BOMA PROJECT

2020 Q1 IMPACT REPORT | January through March

## A Test of Resilience: How BOMA's women entrepreneurs are adapting to the new normal

After the outbreak of the COVID-19 pandemic, many of us are asking: "How are we going to adjust to this new normal?" Even as I asked myself this very question, I began to wonder: How are our participants going to adjust to the new normal?

We've been hearing stories from the field that speak volumes of the resiliency of BOMA's women entrepreneurs.

One such entrepreneur is Grace Naker Endnog. Before joining BOMA, Grace relied on manual labor for income. She built fences, washed clothes for other people, and burned charcoal. She had no reliable income and couldn't afford to send her five children to school.

But after just eight months with BOMA, Grace was the proud owner of both a *duka* (a convenience store) and a livestock business. Her children now go to school. This is impressive by itself. But what's especially impressive is the resilience that Grace has shown in dealing with the aftershocks of COVID-19. The Kenyan government ordered livestock businesses closed. However, this hasn't deterred Grace. She's diversified into new businesses. She delivers sugar. She's started a business making *mandazi* donuts.

COVID-19 is only the latest crisis that Grace has had to battle. Over the last few years, the residents of Northern Kenya have had to weather one 'new normal' after another. Earlier this year, people in the region saw a dark smudge in the sky. It looked like a cloud bringing much needed rain, a respite from a drought that has lasted since 2017. However, this dark blot was made up of a swarm of locusts. Moving at over eighty miles an hour, the swarms ravaged the local grazing lands.

BOMA's work helps vulnerable women in Northern Kenya and Uganda cope with these "new normals". Our mentors provide our women entrepreneurs with an important skill – the ability to deal with rapid change. BOMA's Rural Entrepreneur Access Program (REAP) equips our participants with something more essential than IQ or EQ. It equips them with AQ – an adaptability quotient that helps people weather change. According to Natalie Fratto, a Vice President at Goldman Sachs, people with AQ have flexibility, curiosity, courage, resilience and problem-solving skills. REAP empowers our women entrepreneurs with these very qualities.

A recent study showed that REAP participants achieved 79% increase in household income, 1,748% increase in savings, 85% increase in annual spending on healthcare, 21% increase in girl child school enrollment, and an 156% increase in use of mobile money tools. In short, they developed the AQ to deal with unprecedented change. These are impressive results, but our work is not done. We are living in a world of rapid change – and working together in a data-driven way, we can help each of these women and children adapt to that very change.

Onward.

Sincerely,

JOHN STEPHENS, Executive Director, and the BOMA Team



**"Being strong means having the courage to stay flexible, you have to be able and willing to come up with different ideas when faced with adversity."**

Grace Naker Endnog,  
REAP Participant



**OUR IMPACT  
SINCE 2009**

**875**

NEW WOMEN  
ENROLLED  
IN 2020

**33,736**

TOTAL  
WOMEN  
ENROLLED

**168,680**

TOTAL  
CHILDREN  
IMPACTED

**202,416**

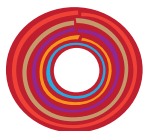
TOTAL WOMEN  
AND CHILDREN  
TO DATE

**11,412**

BUSINESSES  
LAUNCHED

**1,958**

SAVINGS  
GROUPS  
LAUNCHED



## BOMA'S COVID-19 Response

The COVID-19 pandemic has disrupted all our lives. Our participants, who belong to some of the most vulnerable communities in Northern Kenya and Uganda, have been especially impacted. With the Kenyan government closing all the livestock markets, our participants can no longer trade livestock. This is a problem. Over 75% of BOMA's participants run livestock-related businesses as their primary or secondary business.

### How is BOMA helping our women entrepreneurs navigate the aftershocks of the COVID-19 epidemic?

**The answer: the adaptability, innovation, and determination of our mentors.** Our participants implicitly trust their BOMA mentors, who live and work in the same communities. Today, our mentors cannot conduct in-person group meetings due to social distancing restrictions. As a result, they are rapidly leveraging digital technologies to provide remote mentoring support to more than 13,000 women currently enrolled in BOMA's program in Kenya and Uganda.

In response to the COVID-19 threat, BOMA is pivoting in three key ways:

#### 1. Conducting market assessments

We are conducting a rapid needs-based assessment to help us understand the community experience in the wake of COVID-19. The results of these assessments will help us determine what type of support our program participants need.

#### 2. Leveraging technologies

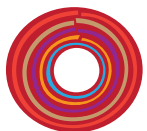
We are exploring the use of Interactive Voice Recognition (IVR) to deliver content to program participants in local languages in a timely and relevant way.

#### 3. Designing for economic recovery

The past few months have been life changing. We cannot go back to how we were before the COVID-19 pandemic. To this end, we are actively partnering with stakeholders to design solutions for the immediate effects of COVID-19, and to address the longer-term effects on the communities we work in once this pandemic is over.



*"Back in February, even before the coronavirus had begun to disrupt life in countries like the US and Italy, the BOMA staff was already conducting hygiene trainings in Samburu county. I met with our participants and spoke to them about the proper way to wash hands and other aspects of hygiene. This is especially critical as practices like extensive handwashing are not common among the pastoralists of Northern Kenya," says BOMA Mentor **Basilli Lonyait**.*



## PROGRAM UPDATES

### Natural Resource Management and the Climate Justice Relief Foundation



Ultra-poor pastoralist women bear the brunt of the adverse impact of climate change. However, they are mostly excluded from decision-making processes and policies around natural resource management (NRM). They are often not organized to promote their

interests and have low levels of literacy and numeracy, hindering engagement with government policymakers. With funding from the Climate Justice Resilience Fund (CJRF) BOMA aims to change this paradigm by embedding best practices for NRM and climate resilience learning in our program.

Through this collaboration, BOMA is integrating new climate resilience and NRM practices into our ongoing poverty graduation work in Samburu County. We are working closely with the county government to train women in climate resilient management of land, water, and pasture. In conjunction with this training, women will also develop the leadership and decision-making skills required to take part in the local committees that govern these natural resources. Through their work with BOMA, women are raising their voices to advocate for their families' needs, strengthen local natural resource management practices, and drive change that builds greater resilience. By facilitating women's engagement in decision-making, BOMA is working to create climate resilience policies and resource management practices that are more equitable, and thus, more sustainable.

#### The program aims to:

- Train at least 30 mentors and field officers to deliver the new training curriculum using best practices in adult learning for low literacy populations.
- Increase the capacity of 2,100 BOMA women to influence NRM policy and gain access to climate, NRM and resilience information and services.
- Drive engagement with national and local governments, and influence policy by convening a county steering committee that will include REAP participants.

As of March 2020, we finished conducting the needs assessment for this program and kicked off formal mentorship and training of 2,100 REAP participants. 47 REAP participants have joined existing NRM committees in East and Central Samburu.

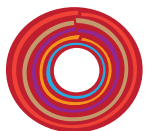


### Resilience Building and the Open Society Foundation (OSF)

OSF has funded BOMA to help 1,740 extremely poor women and their households from Marsabit County to sustainably graduate from extreme poverty by increasing their access to markets. To this end, BOMA will register savings groups with the Department for Culture and Social Services. This will ultimately help expand and aggregate their businesses and integrate them into higher value chain activities. BOMA will also create an institutionalized process to ensure that the county government and other key stakeholders collaborate with BOMA in delivering coordinated, responsive, and accountable poverty alleviation interventions.

We have completed the launch of 580 businesses owned by 1,740 women in Marsabit County. In addition, we have also launched 106 savings groups that are in the process of being registered with the Ministry of Social Services.





## PROGRAM UPDATES

### Digital Financial Inclusion with IDEO and My Oral Village



In 2019, BOMA took a closer look at the barriers that are preventing pastoralist women from accessing and adopting digital financial services, such as illiteracy, innumeracy and digital proficiency. We collaborated with IDEO.org and Mercy Corps to understand the complexities and difficulties in carrying out financial transactions and accessing financial services, specifically in the last-mile context.

BOMA also kicked off a project with My Oral Village to develop an oralized solution to address the challenge of record-keeping at BOMA's savings groups. A key output of this project is to make financial records understandable

by adults with limited literacy and numeracy skills. Although we started work on both these projects in Q1 2019, the COVID-19 outbreak and the resulting social distancing measures have prevented us from going into the field for rapid prototyping. We are working with partners via online channels, and will establish timelines for the completion of these projects as soon as social distancing measures are lifted.

### Project “Nuyok” in the Karamoja region of North East Uganda

BOMA is partnering with Catholic Relief Services and other consortium partners to build resilience to shocks, enhance livelihoods and improve food security and nutrition for 1,635 vulnerable rural families in the Karamoja region of Uganda. Business monitoring for the program was temporarily delayed in the wake of COVID-19. However, with new measures in place, adapted monitoring and mentorship resumed in April.

### Randomized Control Trial Update

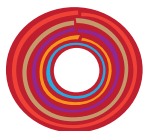
BOMA is in the middle of a five-year Randomized Controlled Trial (RCT) in collaboration with the International Livestock Research Institute (ILRI) and the University of California, Davis (UC Davis). The study, which started in 2017, aims to measure the impact of REAP and ILRI's Index-Based Livestock Insurance (IBLI) products on the extent and depth of poverty at the household and community level over time. The study also compares this impact to that 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. The study will enroll a total of 2,100 women from seven locations across Samburu county in REAP.



During this quarter, BOMA completed the midline assessment. The results are currently being analyzed by the researchers at the ILRI and UC Davis and will be available for release in August 2020.

In March, BOMA enrolled the fifth and last cohort for the study, comprising 450 women organized into 150 business groups. However, due to the COVID-19 social distancing restrictions, the cohort launch activities were paused midway.



## PARTNER IN THE SPOTLIGHT

### Whole Planet Foundation

An Interview with Zoe So of Whole Planet Foundation: BOMA enables financial inclusion in highly rural and excluded communities



**Whole Planet Foundation** is a private, not-for-profit organization established by Whole Foods Market. The foundation is dedicated to enabling access to capital for entry level businesses in some of the world's poorest regions.

Zoe So is responsible for managing Whole Planet Foundation's partnerships in Eastern and Southern Africa.

In the conversation below, Zoe talks about why Whole Planet Foundation decided to partner with the BOMA Project, a moment from a BOMA field trip that has stayed with her, and why it's important that people continue to pay attention to fundamental issues of financial inclusion even as the world copes with the economic aftershocks of COVID-19.

#### What are some of Whole Planet Foundation's priorities in Eastern Africa?

The mission of Whole Planet Foundation is to connect entry-level entrepreneurs all over the world to business capital. We've been focused on partnering with microfinance institutions that lend money to these entrepreneurs in a way that's supportive, accessible, affordable, and transparent.



#### Why did you decide to partner with the BOMA Project?

We've seen that the microfinance industry has changed over the years. In some ways, it's started to go more "up market." As a result, we've started to expand the type of partners that we work with to reach more entry-level entrepreneurs. For example, we've started working with organizations that enable agricultural credit, and asset finance partners who provide essential support for assets that are delivered at the proverbial last mile. The partnership with the BOMA Project is a continuation of this journey. We decided to partner with BOMA to enable entry-level entrepreneurs with access to capital – these are people who would have been left out of a conventional microfinance program. Partnering with the BOMA Project allows us to stay true to our mission of supporting entrepreneurs while being more inclusive.

BOMA enables financial inclusion on two important fronts. First, the organization deploys its poverty graduation programs in highly rural and excluded communities.

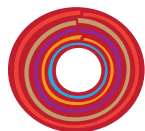
BOMA also enables participants with access to both markets and market information, which is a huge part of financial inclusion.

In addition to BOMA's impressive depth of programming and the ability to deliver on financial inclusion, I was also impressed in how the organization uses the Performance Insights platform to get real-time data into what's working and what's not. It's really allowed Whole Planet Foundation and BOMA to figure out where we can make investments in order to get the most value for program participants.

#### Were there any moments from your field visits that have stayed with you?

There's a moment that has really stayed with me after the Samburu field visit. This was right after a grant disbursement of business capital. The BOMA staff stayed with the participants after the meeting and made sure that every one of them got home safely. ***This moment really personifies the thoughtfulness with which BOMA approaches its work. I haven't seen that level of care across many programs.***





## UPDATES

### › Drought Update

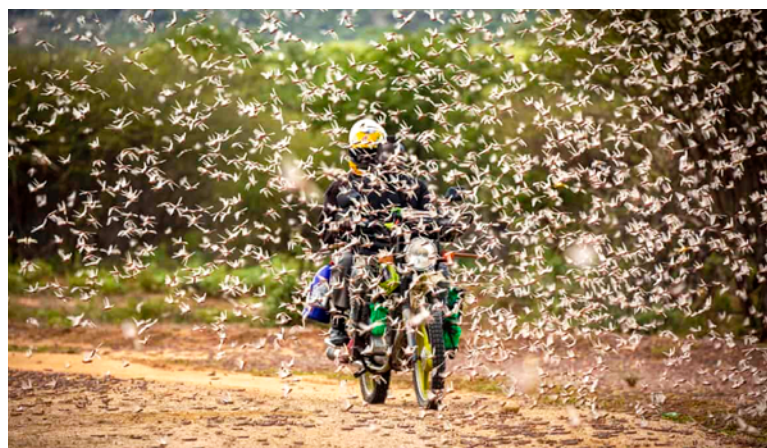
January to March is historically the dry season for the Arid and Semi-Arid Lands (ASALs) of Kenya. However, unseasonal rains have led to a lightening of drought conditions. Counties in the North-Western Region (Turkana and Samburu) experienced occasional short rainfall despite temperatures of 30 to 40°C. For counties in the North-Eastern Region (Marsabit, Wajir, Garissa, and Isiolo), conditions remained sunny and dry, with light showers scattered across the region. Rainfall in these areas is expected to improve food security and crop production as pastoral communities prepare the land for the onset of seasonal long-rains in the second quarter.

#### Drought Phase Classification | March 2020

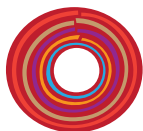
Status	Trend		
	Improving	Stable	Worsening
Normal	Kwale Wajir Embu (Mberre) Isiolo Lamu	Kajiado, Baringo, Laikipia, Taita Taveta, Turkana, Narok, West Pokot, Kilifi, Tana River, Makueni, Mandera, Nyeri (Kieni), Samburu, Kitui, Meru (Meru North), Marsabit, Tharaka Nithi (Tharaka)	Garissa
Alert			
Alarm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

### › Locust Update

Regions of East Africa have experienced a second wave of locust swarms, estimated to be twenty times as worse as the infestations that descended on these areas earlier in the year. These swarms present an unprecedented threat to food security and livelihoods coinciding with the current growing season. In Kenya, mature swarms have moved further north in the northwestern counties of Marsabit and Turkana to lay eggs. Government response to the infestation has been hampered by the various travel and delivery restrictions in place as part of the lockdown measures against COVID-19.



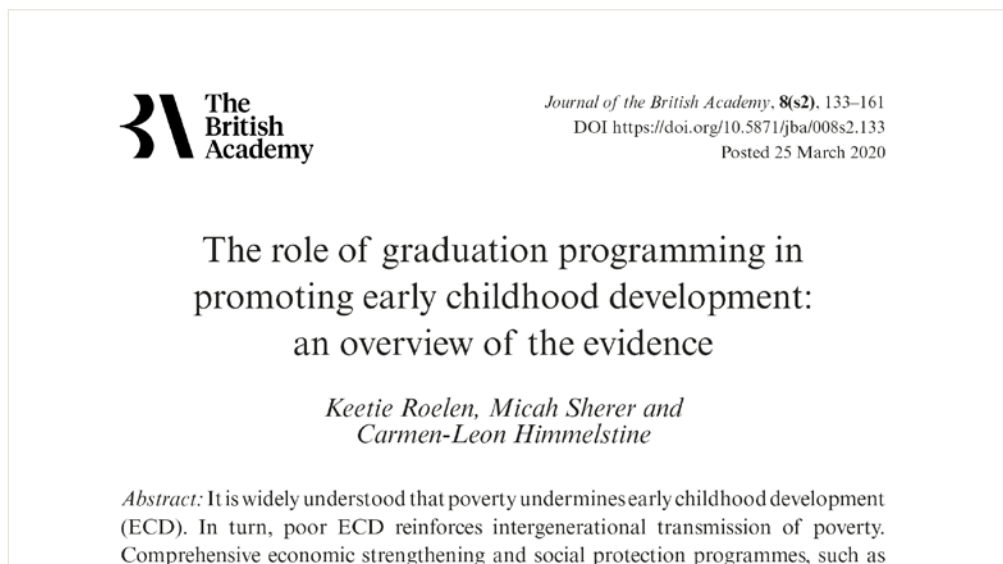
Photograph: Sven Torfinn/FAO via AP



## BOMA MAKING NEWS

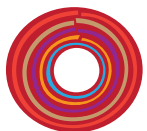
BOMA was featured in multiple articles and platforms this quarter:

- **The Journal of the British Academy** published an article that featured BOMA's poverty graduation model as a means to promote early childhood development in the Global South. [The Role of Graduation Programming in Promoting Early Childhood Development](#) - asserts the proven results of poverty graduation to break the cycle of intergenerational poverty.



- **PreventionWeb**, a knowledge platform on disaster risk reduction, featured an article entitled ["The Year The Short Rains Never Stopped in Kenya"](#), highlighting BOMA's Randomized Control Trial and how it strengthens resiliency against the adverse effects of climate change in pastoralist communities.





## WE ARE BOMA

BOMA welcomed a new team member this quarter, bringing our total staff number to **142 in Kenya** and **5 in the U.S.**



**Arun Krishnan** joins BOMA as the new Director of Marketing and Communications. He brings with him over twenty years of experience in developing marketing communications campaigns for organizations like Amazon, IBM, and the United Nations. Most recently, Arun was the editor for Amazon.science — Amazon's external website focused on machine learning and artificial intelligence. Prior to Amazon, Arun worked in Jordan, where he was the head of communications for HRH Prince Hassan of Jordan. Arun is also a published fiction writer. His latest novel *Antisocial* was published by Harper Black in English, and by Asphalte editions in France.



We also celebrate **Wendy Chamberlin's** new role as the Global Program Director as of December 2019. In her new role, Wendy will focus on scaling the contextualization, adoption, and sustainability of BOMA's poverty graduation approach globally. She previously held the role of Director of Expansion for the organization.



## MENTOR SPOTLIGHT

BOMA Project mentor Josphine Leseewa lives and works in Samburu county in Northern Kenya. As a BOMA Mentor, Josphine's training helps provide women with the skills they need to start new businesses and generate income to get themselves and their families out of extreme poverty. During this time of crisis, mentors like Josephine provide critical support to REAP women in adapting their businesses to challenges such as market closures in Samburu and other counties in Kenya.

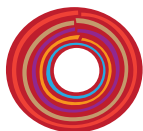
"I am working with women to pivot to other businesses like chicken rearing or running small convenience stores. Where possible, I also work with the women to draw upon the savings they accumulated earlier in the year."

On why this work is important to her:

*"Historically, women have been treated as second class citizens in our community. I find it extremely meaningful to empower so many women and help them see for themselves that they are not only equal in every way, but also a tremendous asset to our communities."*

To see our mentor stories in-depth, please visit [bomaproject.org](http://bomaproject.org).





## FUNDRAISING AND FINANCE

### 2020 Quarter Ended March 31

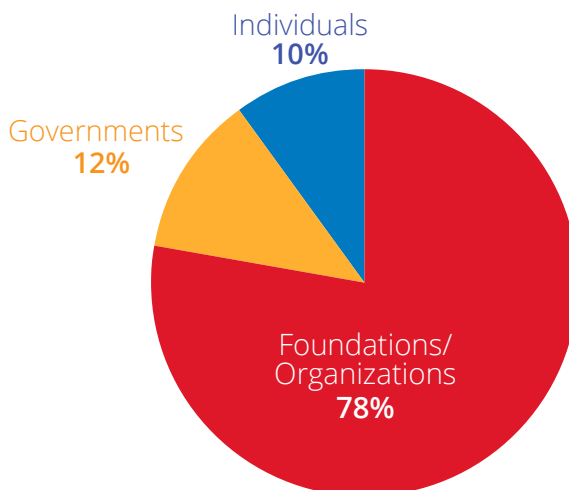
### Revenues & Expenses

For the three months ended March 31, 2020, cash received was \$1,564,599 and total expenses were \$768,931.

#### Revenues for the three months ended March 31, 2020

INDIVIDUALS	\$ 187,144	10%
FOUNDATIONS/ORGS	\$ 1,217,196	78%
GOVERNMENTS	\$ 193,885	12%
INTEREST INCOME	\$ (33,626)	-2%
<b>Total Revenue</b>	<b>\$ 1,564,599</b>	

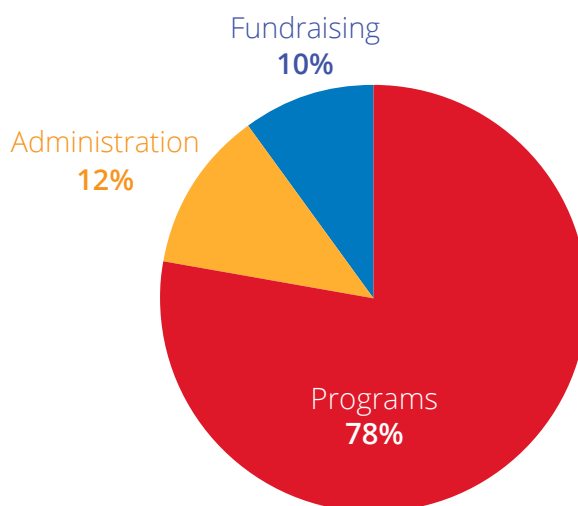
#### REVENUES



#### Expenses for the three months ended March 31, 2020

		% of total expenses
PROGRAMS	\$ 599,742	78%
ADMINISTRATION	\$ 93,755	12%
FUNDRAISING	\$ 75,434	10%
<b>Total Expenses</b>	<b>\$ 768,931</b>	

#### EXPENSES



## NEW FUNDING THIS QUARTER

BOMA received the following new grants in Q1 2020:



**USAID**  
FROM THE AMERICAN PEOPLE

\$2.2 million grant by the **USAID Food for Peace Kenya DFSA** sub-grant through Mercy Corps. This grant will support BOMA's direct implementation of REAP in Samburu and the provision of technical assistance to Mercy Corps in Turkana between 2020 to 2024.

**PEERY**  
FOUNDATION

A new multi-year grant from an **anonymous Swiss foundation**.

**patagonia**

Renewal and COVID-19 program adaptation funding from the **Peery Family Foundation**.

**Patagonia Environmental Impact Grant Award for East Africa**.