

BOMA PROJECT

2020 Q2 IMPACT REPORT | April through June

Resilience in Action

COVID-19 has profoundly affected our lives. The effects are particularly devastating for the residents of Northern Kenya and Eastern Uganda, where large segments of the population live in extreme poverty with little to no access to healthcare.

And yet, with support from our mentors and field officers, BOMA's female entrepreneurs have displayed remarkable resilience during the pandemic. This isn't easy. Many of our participants depend on buying and selling livestock for their income, and livestock markets were temporarily closed after the outbreak of COVID-19.

I've been personally inspired by how resilient our entrepreneurs have been in facing this shock to their income streams. To give a few examples, Mercy Lekolo's business group pivoted from selling livestock to start a new businesses sewing masks. Buke Galgallo started a business charging cell phones using a solar panel she purchased with money from her BOMA savings group. And BOMA's linkages team connected entrepreneurs from the Nkudumu savings group to local government officials and helped them start a beekeeping business. These women did not have income to feed their families when they enrolled with BOMA. Now, they have figured out how to adapt their new businesses to a global pandemic.

I've also been personally inspired by the team at BOMA, and how adaptive, innovative and resilient we have been in facing and meeting the profound changes caused by the pandemic. We moved quickly as an organization to develop and execute our COVID-19 response strategy comprised of three elements:

- 1. Assess:** Tap into our deep community relationships to understand the challenges faced by our participants, and design targeted solutions to address them.
- 2. Adapt:** Adjust our programming to deploy technologies like Interactive Voice Recognition, and provide remote mentoring after mentors are unable to meet participants in person due to government restrictions on large gatherings.
- 3. Advocate:** Partner with governments, donors, NGO and media to better advocate for COVID-19 recovery plans that will meet the economic needs of the ultra-poor in the drylands of Eastern Africa.

Over the next few pages, you'll learn about the resilience of our participants, and the resilience of BOMA as an organization.

These are unprecedented times that require an unprecedented response. Thank you for your continued support that enables us to continue to make a difference in the families of our entrepreneurs, their communities and in our shared planet.

In solidarity,

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



Buke Galgallo opened up a cellphone charging business after COVID-19.



**OUR IMPACT
SINCE 2009**

875
NEW WOMEN
ENROLLED
IN 2020

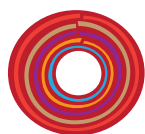
33,736
TOTAL
WOMEN
ENROLLED

168,680
TOTAL
CHILDREN
IMPACTED

202,416
TOTAL WOMEN
AND CHILDREN
TO DATE

11,412
BUSINESSES
LAUNCHED

1,958
SAVINGS
GROUPS
LAUNCHED



ASSESS → ADAPT → ADVOCATE

Following the outbreak of COVID-19, the BOMA team deployed rapid surveys to assess the real-time impact of the pandemic on our participants, and design effective responses.

RAPID MARKET ASSESSMENT SURVEY

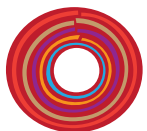
Between April 8 to April 14, 2020, BOMA conducted a quick appraisal of local markets in Isiolo, Marsabit, and Samburu counties to assess market conditions, and evaluate changes to food access and livelihoods after the outbreak of the pandemic.

Key Findings		
Physical access to markets: Public health measures to prevent COVID-19 led to widespread closure of livestock markets. In addition, the curfew and transport restrictions disrupted availability of essential goods.	Purchasing power, demand, and consumer behavior: Businesses across all three counties reported a decrease in overall customer traffic. Some small businesses saw sales volume reduced by half or more.	Price trends: Prices for essential commodities rose steeply. Maize flour prices increased by as much as 33%, cooking oil by as much as 25%, sugar prices were up 10–16%, and soap prices were reportedly 50% higher in some cases.
How BOMA acted on the survey findings		
<ul style="list-style-type: none">➤ BOMA mentors helped women diversify their income streams and open businesses such as chicken rearing and beekeeping that weren't as affected by the pandemic.➤ The BOMA market linkages team monitored prices and supplies of essential items in real-time, and connected BOMA entrepreneurs to wholesalers that could supply them with items at the best price.➤ We improved access to credit and enabled our entrepreneurs to draw on savings where necessary by opening up bank accounts for women. This, in turn, made the women eligible for grants from governmental organizations such as the Women Enterprise Fund.		

COVID-19 KNOWLEDGE, ATTITUDE AND PRACTICES SURVEY

From May 4 to May 18, 2020, BOMA carried out a Knowledge, Attitudes, and Practices (KAP) Survey of 645 BOMA participants to inform programming going forward. The survey results showcased the impact of our mentors' efforts in educating participants about COVID-19.

High awareness of COVID-19 and symptoms: Over 99% of respondents were aware of COVID-19. The COVID-19 symptoms most commonly known by respondents were dry cough (76%), fever (75%), headache (66%), sneezing (57%), difficulty breathing (56%), chest pain (21%), and sore throat (17%).	Prevention methods: 90% of respondents identified handwashing with soap and water as the most common prevention method, followed by using hand sanitizer (61%), avoiding shaking hands (59%), wearing a mask to cover the nose and mouth (41%), avoiding touching the face (37%), and staying at home (34%).	Attitudes to quarantine: When asked what they would do if they showed signs of COVID-19, over half of the respondents replied they would seek a test (53%) or go to a clinic (49%). 33% said they would keep a distance of 2 meters from others, and 29% said they would stop attending social gatherings.
How BOMA acted on the survey findings		
<p>We invested resources on several fronts to help keep participants healthy and prevent the spread of the pandemic:</p> <ul style="list-style-type: none">➤ Intentionally counteracted misinformation and continued to provide accurate information on COVID-19 prevention practices in mentoring sessions.➤ Addressed economic and social barriers to adoption of prevention practices, especially regarding hand-washing, mask wearing, and social distancing.		



ASSESS → **ADAPT** → ADVOCATE

BOMA is rapidly adapting its programming to provide mentoring and support to our participants in the age of COVID-19.

STAYING CLOSE WHILE REMAINING SOCIALLY DISTANT: TESTING INTERACTIVE VOICE RECOGNITION FOR REMOTE TRAINING

BOMA mentors play a critical role in empowering our participants with the skills and confidence to evolve into successful entrepreneurs. They provide training on business skills such as record keeping, inventory management and marketing, and life skills such as women's rights, the importance of educating children, family planning and health and hygiene.



As social distancing restrictions and ban on group gatherings are prohibiting our mentors from delivering in-person mentoring and training sessions, BOMA has pivoted to testing remote training delivery methods. We are working with VIAMO to develop and deliver training content via phone using Interactive Voice

Recognition (IVR) technology. IVR will allow BOMA to deliver prerecorded training content to participants via phone. Participants interact with the content using the keypads on their feature phones.

We have enrolled 423 participants in the pilot. The focus of the initial messages has been to familiarize women with IVR and test their ability to navigate the keypads on their phones.

"Future trainings will deliver information on staying safe during COVID-19 and strategies for business diversification," said Training Manager Christine Muuthia. "Because many of our participants don't know how to read, we are also experimenting with ways we can use the "0" and "1" keys — that can be more easily described — to get participants to interact with the content."



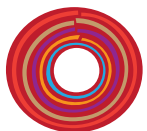
BOMA has a long history of using technology to make data-driven decisions and help our women entrepreneurs.

STIMULUS GRANTS FOR BOMA PARTICIPANTS

BOMA is working with partners to help our participants maintain business inventory and cash liquidity during these unprecedented economic times.

To enable our women entrepreneurs weather the multiple shocks of the COVID 19, market disruptions, and locust infestations, we have secured funding from government and foundation partners to offer economic recovery grants to all program participants. This includes funding from USAID (through the Feed the Future and the Food for Peace funded consortium programs) and a number of private family foundations such as the Mulago Foundation, Vibrant Village Foundation and the Ray & Tye Noorda Family Foundation.

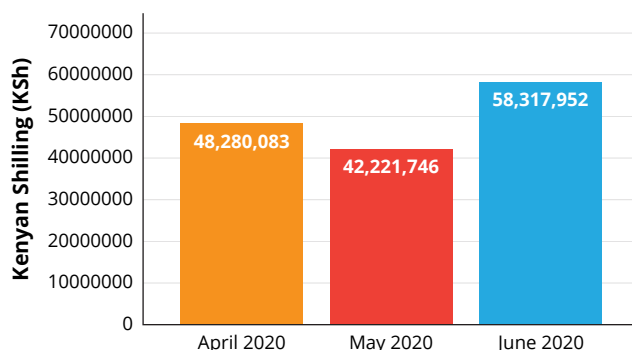
These business recovery grants are enabling participants and their businesses to stay resilient as they weather the economic aftershocks of the pandemic.



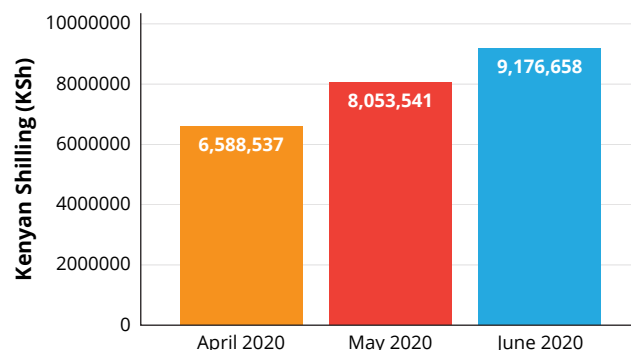
IMPACT IN NUMBERS

The majority of businesses across BOMA's cohorts recorded an increase in sales and financial gains in June as compared to the prior month. The reopening of the markets helped BOMA's entrepreneurs build on the gains of the prior months, during which time, BOMA's mentors guided participants to diversify income streams and stay resilient during the crisis.

BOMA Participants: Total Cash Sales

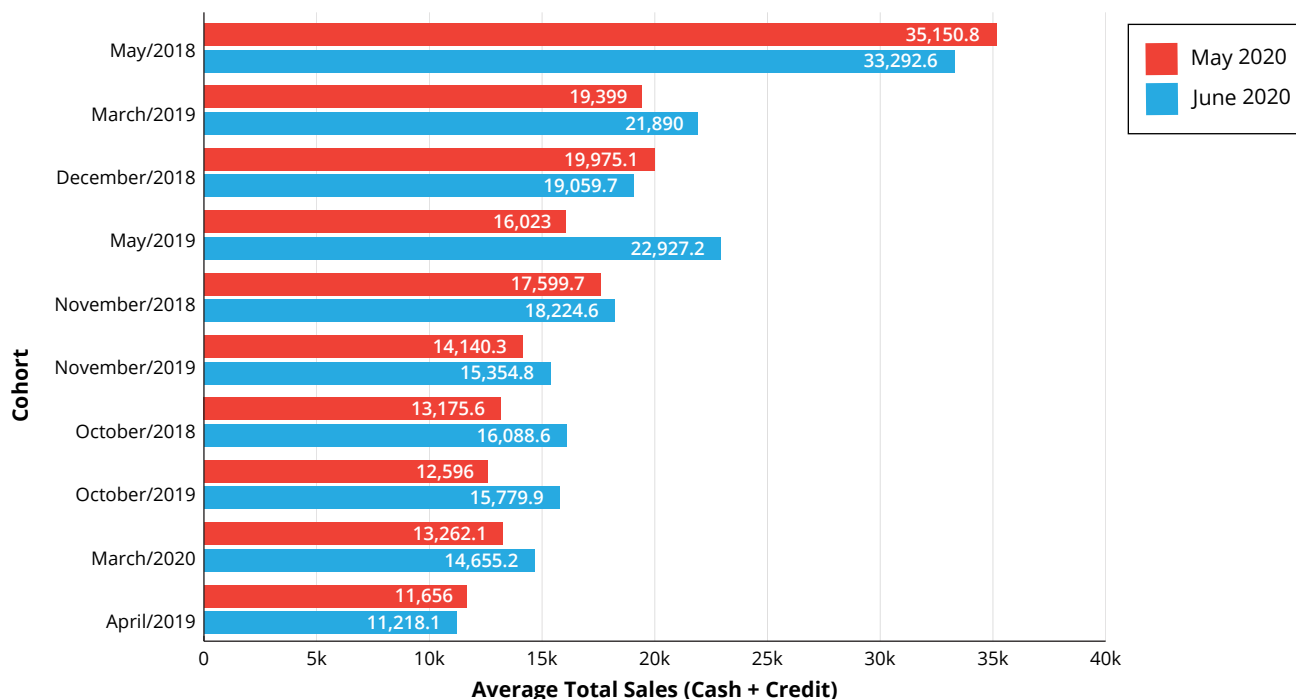


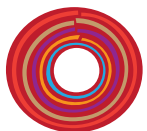
BOMA Participants: Total Financial Gain



Significantly, there was an increase in the number of participants contributing to savings groups across cohorts. There was also an increased number of loans taken in places like Wajir and Garissa counties, mainly due to the fact that savings group members agreed to issue interest free loans to members—a testament to how BOMA's entrepreneurs are helping each other navigate this crisis.

Average Total Sales by Cohort (Ksh; May Vs June)





STORIES OF RESILIENCE

Even as the profound economic aftershocks of COVID-19 continue to play out, BOMA's mentors and field officers guide participants to diversify businesses, draw on savings when necessary and leverage new market linkages.

In the spotlight: Neema savings group

After the outbreak of the COVID-19 pandemic, Titoo Lenkolos, Karadina Lengolos, and Mercy Lekolo decided to diversify their income streams.

Before COVID-19, BOMA's participants traded livestock like goats to make a living. They were able to take advantage of the nearby Lekuru and Kisima markets, which are among the largest livestock markets in Northern Kenya. It is worth noting that many women weren't allowed to run businesses only a few years ago. Now, after BOMA, as many as 40% of the traders in a livestock market are women—many of whom employ men!



The Neema business group started a business sewing masks for COVID-19.

The Kenyan government ordered a temporary closure of livestock markets following the outbreak of COVID-19. The markets reopened earlier this month, and businesses resumed. However, members of the Neema group collectively decided to pivot to a new business so as not to be overly reliant on one income stream.

Under the guidance of BOMA's mentors, the group sold some of their sheep and purchased a second-hand sewing machine at a cost of Ksh. 10,000 (USD \$93). They started a business sewing COVID-19 masks. Today, on market days, they carry their sewing machine to the nearby Lekuru market. While they still buy and sell livestock, the sewing business has given them a lucrative additional stream of income.

In addition to the sewing business, the group has also cultivated a small farm and planted maize and beans. This business has prospered due to the abundance of rains in 2020.

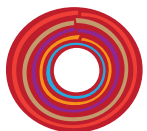


Beehives for the new business for the Nkudumu savings group.

When life gives you a pandemic, make honey

18 members of the Nkudumu BOMA savings group in Isiolo county decided to use the money they had put aside for a rainy day to start a beekeeping business. BOMA's mentors approached the ward administrator at the local government to ask if these entrepreneurs could be given access to beehives. The Kenyan Ministry of Agriculture gave BOMA entrepreneurs a total of 8 beehives to jump-start a business making organic honey. BOMA's mentors and local officers provided the entrepreneurs training in beekeeping. Today, the income generated by the beekeeping business provides a valuable additional income stream to help these women navigate the aftershocks of the COVID-19 pandemic.

The beehive business is just the latest example of how BOMA's women entrepreneurs are diversifying their income streams and staying resilient in the face of the economic aftershocks of COVID-19. Their courage and flexibility serve as examples to all of us as we navigate these unprecedented times.



ASSESS → ADAPT → **ADVOCATE**

The BOMA Project is actively partnering with governments, donors, NGOs and the media to better advocate for COVID-19 recovery plans that will meet the economic needs of the ultra-poor in the drylands of Eastern Africa.

› Financial Inclusion Webinar

In April 2020, BOMA co-hosted a webinar with partners from NGOs, government organizations and technology providers to develop ways for vulnerable populations — many of whom are illiterate — do things like open bank accounts and access broader financial services. We are working on garnering multi-sectoral interest both at the country and global level to assess how we can harness the collective energy and interest around COVID-19. This will allow us to solve for the perpetual barriers that exist around last mile delivery of financial services.

We are working with IDEO, Busara, My Oral Village, Financial Sector Deepening Kenya, Equity Group Foundation, and new potential partners to explore the feasibility of a pilot that can be both demonstrative and show potential to scale. A large majority of BOMA program participants are cash transfer recipients. As government social protection policies increasingly rely on formal and digital financial services, it is critical for BOMA to ensure that these services and tools are relevant and easily accessible for our participants.

› Interview with CNBC Africa

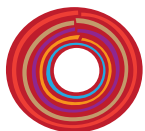
Wendy Chamberlin, BOMA's Global Program Director, spoke to CNBC Africa about the findings of the Rapid Market Assessment Survey, and how we are adapting our programming to meet the needs of the rural pastoralists during COVID-19. [Please click here to see Wendy's interview.](#)



› Agrilinks: “The Key to Building Resilience in Rural Communities: Women Entrepreneurs”

An article published in Agrilinks explains that, while we might not be able to eliminate droughts or heavy rain, we can help communities become resilient to these kinds of shocks. The data shows that women are the foundation on which to build that resilience. [Read the article](#) written by Michael R. Carter, Professor of Agricultural and Resource Economics at University of California Davis and Director of the Feed the Future Innovation Lab for Markets, Risk & Resilience, and Wendy Chamberlin, Global Program Director at The BOMA Project.





WE ARE BOMA

BOMA welcomed a new employee and new board member this quarter.



Mary Wanyeri joined our team as BOMA's People Operations Manager. Mary brings over 10 years' experience in end-to-end HR practices across diverse sectors in Kenya. She is a full member of the Institute of Human Resource Management (IHRM) and a certified/licensed HR practitioner in Kenya. Mary is passionate about working with collaborative teams and achieving organizational goals. In her free time, Mary likes to travel and discover new places, watch interesting movies and try out new recipes.



Spring Hollis joins BOMA's Board of Directors. Spring is the CEO and founder of Star Strong Capital, a boutique alternative investment firm. She brings two decades of experience in financial services, previously serving as a portfolio manager at Park Cities Asset Manager, and a managing director at Deutsche Bank in the Global Markets division.

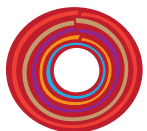
Upcoming Event: What BOMA's women entrepreneurs can teach us about resilience



BOMA's market linkages officers connect BOMA's participants government institutions like the Kenya's Women Enterprise Fund.

Join the BOMA Project's mentors and leadership for an exclusive online event on Thursday, September 24, from 12:00 p.m. EST to 1 p.m. EST. Learn about the findings of a new survey conducted by [The Busara Center for Behavioral Economics](#), and discover how BOMA is leveraging survey results to help women entrepreneurs. Finally, hear inspiring stories of women impacted by climate change battling the odds and evolving into leaders in their communities.

Email arun.krishnan@bomaproject.org for more details, and to RSVP for the event.



FUNDRAISING AND EXPENSES

2020 Quarter Ended June 30

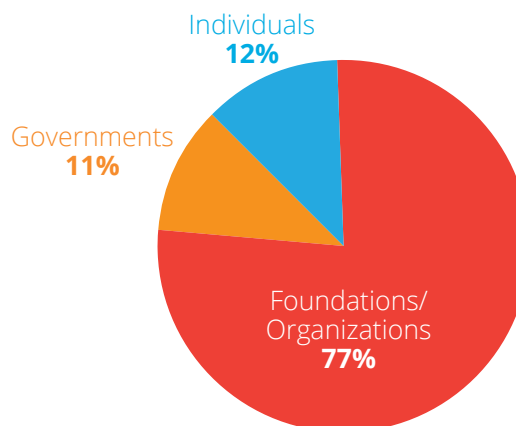
Revenues & Expenses

For the nine months ended June 30, 2020, cash received was \$3.0 million and total expenses were \$1.9 million.

Revenues for the nine months ended June 30, 2020

INDIVIDUALS	\$	491,635	12%
FOUNDATION/ORGs	\$	3,214,696	77%
GOVERNMENTS	\$	463,978	11%
OTHER	\$	23,658	
Total Revenue	\$	4,191,967	100%

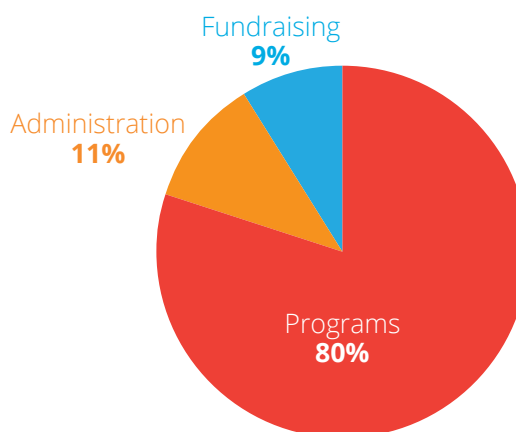
REVENUES



Expenses for the nine months ended June 30, 2020

			% of Total Expenses
REAP PROGRAMS	\$	1,954,799	75%
EDUCATION & ADVOCACY	\$	124,968	5%
Total Program Expenses	\$	2,079,767	80%
ADMINISTRATION	\$	291,563	11%
FUNDRAISING	\$	225,129	9%
Total Expenses	\$	2,596,459	100%

EXPENSES



NEW FUNDING THIS QUARTER

This quarter, we received new funding from the following foundation partners:



MULAGO



RAY & TYE
NOORDA
FOUNDATION



VIBRANT
VILLAGE
FOUNDATION