

Changing what is **POSSIBLE**



2018 YEAR IN REVIEW

**Investing
in women to
break the cycle
of extreme
poverty**



BOMA
PROJECT

Ending Poverty is **POSSIBLE**

We at the BOMA Project have a vision.

We believe an end to extreme poverty is in sight.

By giving the poorest and most vulnerable women in Africa the tools and skills to break the generational cycle of extreme poverty, we can help build resilient families and communities, instill hope, and change the conversation about what is possible.



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

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

"Overcoming poverty is not a task of charity, it is an act of justice. Like Slavery and Apartheid, poverty is not natural. It is manmade and it can be overcome and eradicated by the actions of human beings. Sometimes it falls on a generation to be great. YOU can be that great generation. Let your greatness blossom."

NELSON MANDELA



A person wearing a patterned shawl is walking away from the camera in a hazy, sunlit landscape. The person is silhouetted against a bright, hazy background of hills and a low sun, creating a warm, golden glow. The person is wearing a dark, patterned shawl over a light-colored garment. The ground is rocky and uneven.

Extreme Poverty in a Warming World

Poverty is not just a lack of money.

It is an interconnected set of circumstances that conspires to keep vulnerable people, especially women and children, locked in its hold. Globally, 750 million people live below the international extreme poverty line (\$1.90/day). Half of them live in sub-Saharan Africa, where extreme poverty and climate change are inextricably and tragically linked.

"A people long hounded by poverty and strife has found itself on the frontline of a new crisis: climate change."

Hotter, Drier, Hungrier: How Global Warming Punishes the World's Poorest, *NY Times*, March 12, 2018

The World Bank defines global "extreme" or "ultra" poverty as those who live on less than the equivalent of US\$1.90 per day.

Poverty is Sexist

Globally, women continue to disproportionately suffer the cascading effects of extreme poverty as they struggle to provide for their families. Gender inequality, particularly in developing countries, keeps women trapped in a cycle of poverty.

- › Women earn 23% less than men.
- › 700 million fewer women than men are in paid work.
- › 75% of women in developing regions are in the informal economy in the most insecure and precarious forms of work.
- › Women do twice as much unpaid care work, such as childcare and housework, with an estimated global economic value of \$10 trillion/year—one-eighth the world's entire GDP.

Yet, women are also more likely to make decisions that improve the lives of their families—from educating their children (including their daughters) to investing in food security and medical care. By placing ultra-poor women at the heart of our work, BOMA is both addressing the greatest need and ensuring the greatest return.

Source: <https://www.oxfam.org/en/even-it/why-majority-worlds-poor-are-women>

"Success or failure of social protection systems in addressing women's poverty rests heavily on whether they are designed and operated from a gender perspective."

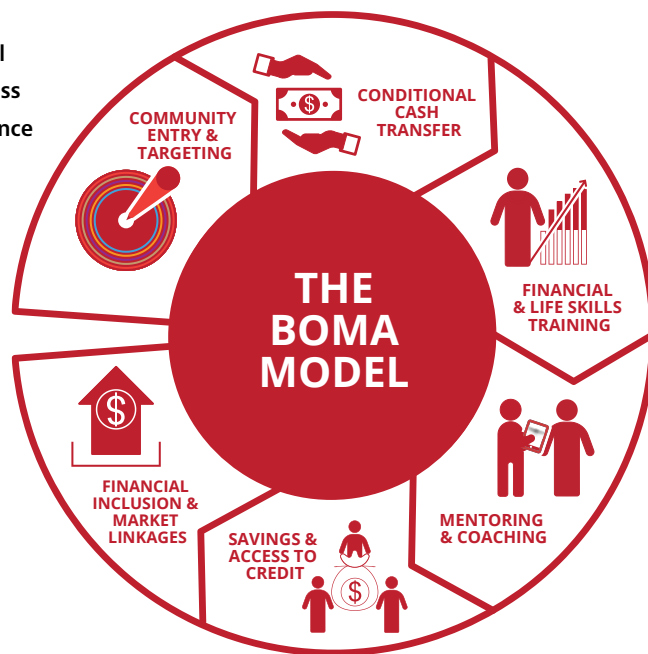
MAGDALENA SEPÚLVEDA, *former United Nations Special Rapporteur on Extreme Poverty & Human Rights*



Self-Reliance is POSSIBLE

A HOLISTIC APPROACH: BOMA's transformative program for ultra-poor women addresses the multiple barriers to overcoming extreme poverty and building self-sufficiency. Our cost-effective model incorporates evidence-based best practices and innovations in technology, programming, empowerment and financial inclusion.

REAP, our Rural Entrepreneur Access Project, is a sequence of interventions with a clear exit strategy and data-driven definitions of success.

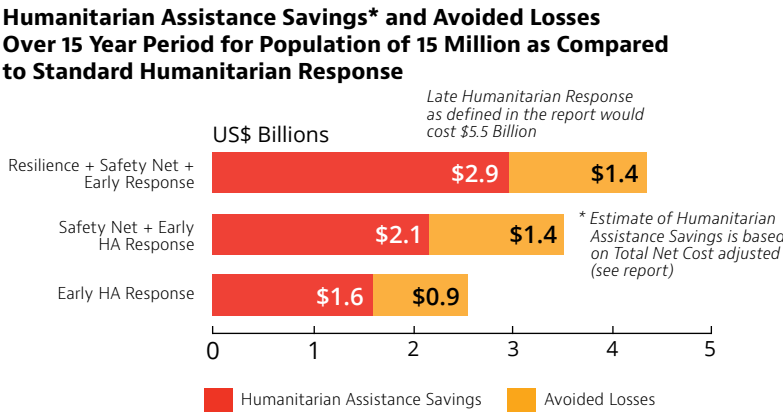


Improving Outcomes Through Complementarities

In 2018 BOMA launched the first cohorts in a five-year Randomized Controlled Trial in partnership with the University of California Davis and the International Livestock Research Institute. The RCT will explore whether BOMA's poverty graduation model alone, and in combination with Index Based Livestock Insurance, can create more sustained outcomes on income, food security and savings and prevent participants from backsliding during drought. Partnerships that complement our work help reduce other barriers that women face and facilitate linkages to help them succeed.

Changing the System is POSSIBLE

A NEW APPROACH: Proactive resilience-building responses to humanitarian crises have proved to be more effective at preventing loss of life and livelihoods while saving billions of dollars of global aid money.



BOMA's model has generated significant interest because of its cost-effectiveness, evidence of impact, and long-term resilience building of ultra-poor households. BOMA's goal is to transform the way humanitarian aid is perceived and delivered in climate-affected regions by:

- › Prioritizing resilience building
- › Contextualizing humanitarian responses
- › Advocating for incorporating the graduation model as part of government social protection systems



"BOMA's program is extremely effective in addressing the many interconnected barriers to overcoming extreme poverty. We believe their model has the potential to transform the humanitarian aid landscape."

MARIEME DAFF
Senior Program Officer, Vibrant Village Foundation

Chart source: USAID, The Economics of Resilience to Drought

Changing Social Norms is **POSSIBLE**

A NEW DYNAMIC: BOMA helps women living in extremely remote, resource-poor, patriarchal societies build capital—both financial and social. BOMA graduates own tangible financial assets, many for the first time, and use their income to make decisions regarding the nutrition, education and health of their families. They are challenging long-rooted social norms by becoming livestock traders, sending their daughters to school, and taking on harmful practices like FGM,* child marriages, and violence against women.

BOMA's endline analysis of the 750 women funded by the Bill & Melinda Gates Foundation's Putting Women and Girls at the Center of Development Grand Challenge grant revealed significant gains in income, savings and access to credit. More importantly, the graduates in this cohort also experienced increased voice and agency within their households and in their communities. From baseline to endline, the cohort showed:

- › **78%** increase in average household income
- › **1,748%** increase in savings
- › **99.6%** of BOMA businesses are still in operation
- › Reported increases in participation in leadership roles, confidence and self-esteem
- › **21%** increase in primary school-age girls going to school

For the complete analysis, visit bomaproject.org/impact/studies



"On market day, you will see so many BOMA women doing business... and they started with nothing."

BOMA's Girl Child Campaign

BOMA is committed not only to the success of our participants, but to making sure the change is lasting and generational. By making girl child education part of our graduation criteria, we ensure that the next generation of women are equipped to help themselves, their families and their communities.



"I enjoy school and since my mother enrolled in the BOMA program, I am able to go regularly."

KENTO TIMADO

A daughter of a BOMA participant in Ngurunit, dreams of becoming a nurse.

Accelerating Progress is POSSIBLE

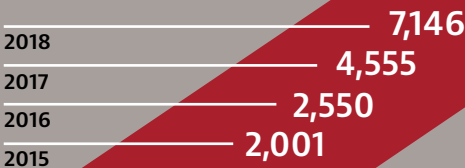
BOMA has increased our enrollment numbers every year since 2009. To date, BOMA has reached 22,915 women through REAP. An average of 96% of participants graduate from extreme poverty based on BOMA's strict graduation criteria.

In 2019, our goal is to enroll 23,037 new women, responsible for more than 115,000 children, in our program.

23,037

to be enrolled in 2019

ENROLLMENT ACCELERATING YEAR-OVER-YEAR



TOTAL IMPACT SINCE 2009



22,915
of women enrolled



114,575
of dependent children impacted



137,490
of women & children to date



1,000,000
of women & children by 2022



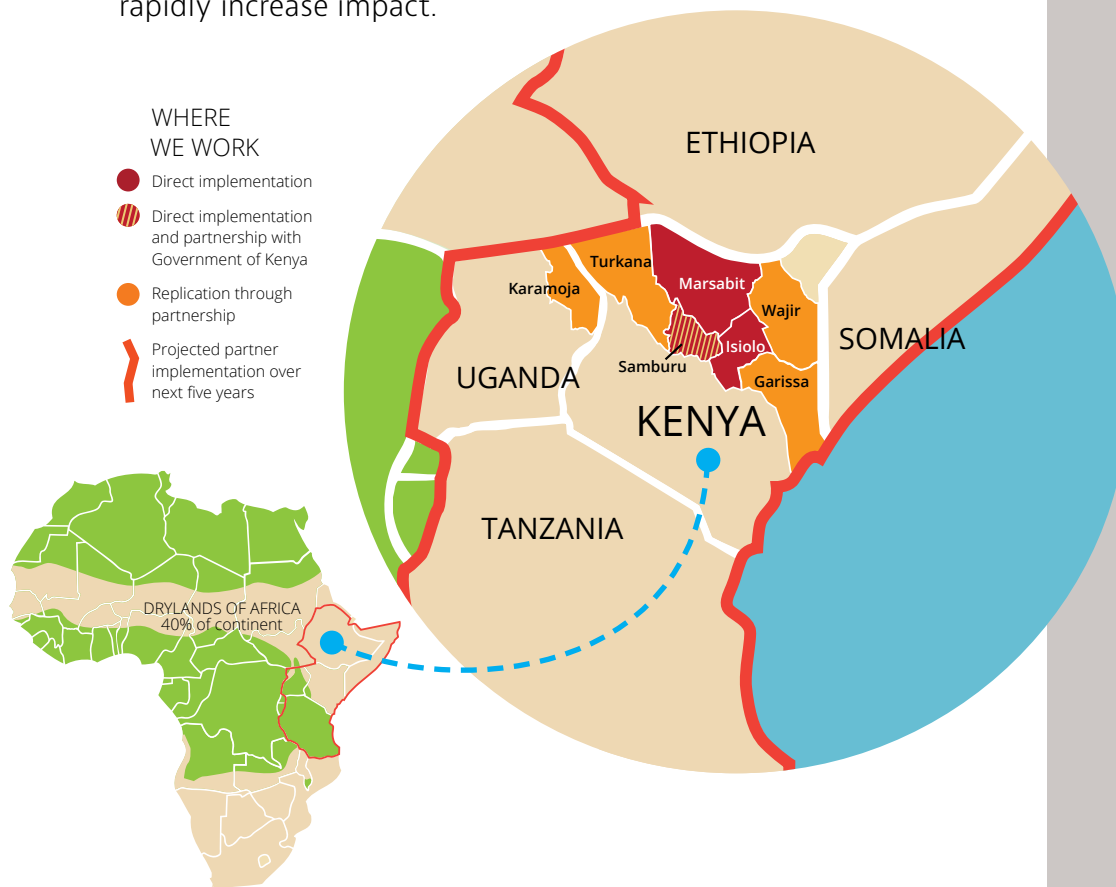
7,805
of businesses launched



1,162
of savings groups established

Impact at Scale is POSSIBLE

Solving the problem of extreme poverty needs to happen not just at the individual and household levels, but also at the level of policy and humanitarian response. Our 2018-2020 scaling strategies include working with governments and large humanitarian organizations to rapidly increase impact.



SCALING STRATEGIES

Enrolling 23,037 women and children in 2019, to reach 1 MILLION women and children in 2022:

- 1 **Direct implementation in existing and new counties in Kenya: enrolling 10,347 women in 2019**
- 2 **Providing technical assistance to partner organizations in implementing our program: enrolling 12,680 women in 2019.**



As part of the Livestock Market Systems (LMS) project consortium funded by USAID's Feed the Future and led by ACDI/VOCA, BOMA is supporting Mercy Corps to deliver REAP to more than 3,240 households in Turkana, Wajir and Garissa counties.



BOMA is providing training and support to Caritas and Catholic Relief Services to replicate REAP in the Karamoja region of Uganda as part of a CRS/Uganda-led and USAID Food for Peace-funded consortium.

- 3 **Working with governments to embed our model into their social protection networks and change the way they deliver humanitarian assistance.**

See our update on our pilot program with the Government of Kenya's PROFIT on the following pages.

Leading the way is POSSIBLE

In 2017, the BOMA Project launched a pilot program enrolling 1,600 women in Samburu County.

This partnership with the Government of Kenya's (GoK) Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT), the International Fund for Agriculture Development (IFAD), and BRAC USA, is designed to test the viability of integrating the poverty graduation approach into the government's social protection systems.

OUR IMPACT

An independent midline evaluation of the pilot, conducted by Expanding Opportunities, found that from baseline to midline, BOMA participants showed:



77%
household
income
increase



1,055%
increase
in savings



10%
Increase
in women's
sense of
empowerment



47%
business
values
increase



Where we go from here: The endline evaluation of this project will be conducted in May 2019. Anticipated outcomes will inform GoK's decision to fully integrate the graduation approach into state social safety net systems. Additionally, BOMA is collaborating with the Global Development Incubator (GDI) to design Kenya's first-ever pilot to integrate the graduation approach into existing GoK programs at the county level.

Market Assessment: BOMA is also working to expand market opportunities for our participants to ensure the long-lasting success of their businesses. We recently completed a Market Assessment in Isiolo County which revealed important market opportunities and financial linkages that women can leverage. The complete assessment can be found at bomaproject.org/impact/studies

Data & Technology Make Results POSSIBLE

BOMA is a global leader in leveraging technology to scale social impact. Our best-in-class data platform, Performance Insights, developed using a Force for Change grant from Salesforce.org, provides real time information on BOMA's program activities for faster feedback loops and data-driven decision making. Capabilities include:

More efficiently upload data from the field

Easily access & export data

Generate user-friendly reports & dashboards

Track performance of our business & savings groups

Provide rapid response & targeted trainings to groups falling behind

Monitor performance of our mentors & field staff

BOMA is exploring incorporating predictive analytics into Performance Insights to improve targeting, performance and outcomes. Highly scalable and customizable, PI helps us meet our expansion goals while offering partners significant benefits:

- › Connecting their missions with accurate and transparent data and solid metrics
- › Automatically integrating program data into their own platforms
- › Agile and responsive program management



Sustained Success is POSSIBLE

LONGEVITY STUDY: In 2018, BOMA concluded a study of participants enrolled in REAP between 2011 and 2013 to ascertain long-term program impact. The study revealed that the positive changes catalyzed by BOMA continue, and more importantly, increase for women three and five years after the end of our program.



KEY HIGHLIGHTS AT 5 YEAR FOLLOW-UP

- 13%** higher average household income
- 20%** higher total business income
- 81%** of REAP graduates continue to operate a business
- 51% → 86%** growth of livestock sales
- 40% → 13%** drop in children going to bed hungry
- 71%** are still members of a saving group

REAP also contributed to women's increased social standing and participation in community meetings

- 58%** of graduates reported proving business advice to others
- 77%** shared information with current and past REAP participants
- 57%** reported attending public meetings



We Are Powerful

Mutho Ogorgebo was a BOMA participant who graduated six years ago. "We were among the first groups to be funded by BOMA in 2010, and we are still doing business. We had nothing before but then we learned how to help ourselves. Even the men listen to us now. Now we are powerful."

Proving What is POSSIBLE

Today, Jane Naimirdika is a BOMA Village Mentor.

Thirteen years ago, she was a BOMA participant.

Jane joined BOMA in 2006, in the earliest days of the organization during Kenya's worst drought in a decade. Since then, the droughts have only increased in frequency and severity, but Jane feels confident that not only will her family continue to thrive, but that she can help other women and families do the same.

Jane's experience as a BOMA participant led her to explore joining the organization. She currently mentors 150 BOMA participants in 50 business groups. She spends almost every day in the field.

Seeing the women she works with transform their lives fills her with pride. "As a woman and mother, I know the challenges these women face, I experience the problems they experience. I love my job."

"I would like to give my sincere gratitude and appreciation to the people who support BOMA. I am praying they continue supporting these women who have been marginalized for a long time but are now recognized in the community."



JANE NAIMIRDIKA
BOMA Village Mentor and
former BOMA participant.
Jane's 5 children—3 boys
and 2 girls—are all in school

Letter from our Executive Director Changing What Is POSSIBLE



I first visited BOMA in the field in Northern Kenya in 2016. I was representing Vibrant Village Foundation and conducting due diligence on BOMA as a new grantee. I quickly realized that something extraordinary was happening. This small organization was generating profound impact. Women who had been desperately struggling to feed their families were now earning reliable incomes, accumulating savings, accessing health services, and sending their children to school.

BOMA was catalyzing a major paradigm shift, redefining “humanitarian aid” from something delivered to passive beneficiaries to a holistic system that builds the resiliency and self-sufficiency of vulnerable people. By mapping the barriers to overcoming extreme poverty and implementing a series of carefully-timed interventions, BOMA was transforming lives and changing the conversation about what is possible.

Over the past three years, I have gone from being a BOMA donor and supporter, to a board member, to being BOMA's Executive Director. At the same time, we have dramatically increased the scope of our program. We are now operating in the six poorest counties in northern Kenya and have expanded to a new country, Uganda. Our pilot program with the Government of Kenya is pointing the way to integration of our model into social safety net programs, which will rapidly scale our impact. Early in 2018 we passed a major milestone of reaching 100,000 women and children. By the end of the year, BOMA had helped 137,490 women and children forge a path out of extreme poverty. We are well on our way to realizing our strategic plan goal of reaching one million women and children by 2022.

ENDING EXTREME POVERTY IS POSSIBLE WITH YOUR SUPPORT.

We thank you for joining us in this vision.

John T. Stephens, Executive Director

BOMA DONORS 2018 We are very grateful to the donors & organizations that supported The BOMA Project from February 2, 2018 to February 1, 2019. Every effort has been made to acknowledge contributions correctly & completely. Should you discover an error or omission, please call us at 802-231-2542. An asterisk (*) denotes a gift that has been matched.

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\$100,000+

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2018 FISCAL YEAR REVENUES & EXPENSES

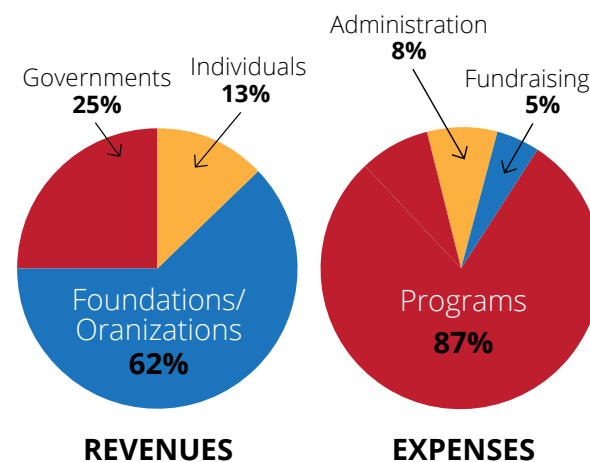
As of September 30, 2018, cash received was \$3.6 million and total expenses were \$3.4 million for the twelve months ended September 30, 2018.

Revenues for the twelve months ended September 30, 2018

INDIVIDUALS	\$ 453,562	13%
FOUNDATIONS/ORGS	\$ 2,266,065	62%
GOVERNMENTS	\$ 926,287	25%
Total Revenue	\$ 3,645,914	100%

Expenses for the twelve months ended September 30, 2018

REAP PROGRAMS	\$ 2,735,827	79%
EDUCATION & ADVOCACY	\$ 258,775	8%
Total Program Expenses	\$ 2,994,602	87%
ADMINISTRATION	\$ 258,576	8%
FUNDRAISING	\$ 191,511	5%
Total Expenses:	\$ 3,444,689	100%



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BOMA thanks and
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Smile Foundation.



THROUGHOUT 2018

BOMA continued to build our capacity by onboarding many new team members and strengthening our internal systems to provide the training and support they need to rapidly scale our work. We also reaffirmed our commitment to local leadership and community connections—we now have 133 full-time staff in Kenya, representing more than eleven different ethnic Kenyan groups, and 8 full-time U.S. staff. From our BOMA Mentor Workshops and quarterly team meetings to our 2018 all-staff retreat in Samburu, northern Kenya in November, we celebrate and encourage the bonds between our teams and the communities we serve.



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