

BOMA PROJECT

2019 Q3 IMPACT REPORT | July through September

Women take the reins and make history

Can you imagine an all-women New York Stock Exchange? How about a major market run entirely by women? It's a reality in the arid lands of Kenya.



Ninety BOMA women are making history by successfully establishing the first women-led open market in Samburu. Each Friday, more than 300 people go to the "Nalala BOMA Market" to buy and sell goods from traders across the community. The market is vibrant, colorful, and busy—in other words, a success.



Nalala BOMA Market

In a deeply patriarchal society, this bustling market is both an indication of women's economic empowerment and a sign of the shifting social dynamics, with women now able to take control and become leaders in their communities. This is the change BOMA has helped achieve, and the impact we want to continue

creating for hundreds of thousands more in Africa. Through the Rural Entrepreneur Access Project (REAP), we have been able to transform the lives of more than 187,000 women and children in Kenya and Uganda. We remain hard at work to meet our ambitious goal of reaching one million women and children by 2022 through our collaboration with larger NGOs and governments. Thank you for joining us on this mission.



JOHN STEPHENS, Executive Director, and the BOMA Team

OUR IMPACT SINCE 2009

31,179

OF WOMEN ENROLLED

155,895

OF DEPENDENT CHILDREN IMPACTED

187,074

WOMEN AND CHILDREN TO DATE

1,000,000

WOMEN AND CHILDREN BY 2022

10,283

OF BUSINESSES LAUNCHED

1,364

OF SAVINGS GROUPS LAUNCHED



PROGRAM UPDATE Randomized Controlled Trial Update

In partnership with the International Livestock Research Institute (ILRI) and the University of California, Davis, BOMA is conducting a three-arm, 2,100 participants, five-year Randomized Controlled Trial to understand the impact of REAP and ILRI's Index-Based Livestock Insurance (IBLI) products and whether a combination of the two creates enhanced resilience for extreme poor households. In September, BOMA launched the last cohort for the year and rolled out savings group formation, business and life-skills trainings and progress grant disbursements for the cohort enrolled in March.

Through a variable saturation design, the study is evaluating economic and social spillovers of BOMA's intervention. This is achieved by front-loading the delivery of REAP in some project communities and back-loading the delivery of REAP in others. The participants are being treated in five waves. The project midline survey, to be conducted in February 2020, will capture data on the control group, participants that recently completed REAP and others that have been in the program for 18, 12 and 6 months.

The project endline survey, to be conducted in August 2022, 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.

In the last quarter, BOMA completed all the scheduled business and savings groups monitoring and mentorship visits in Samburu. Businesses recorded incremental growth as participants, making the most of significantly good weather in the region, migrated or shifted to new locations primarily for traditional celebratory events. One cohort, nevertheless, recorded a fairly high growth rate of 6%.

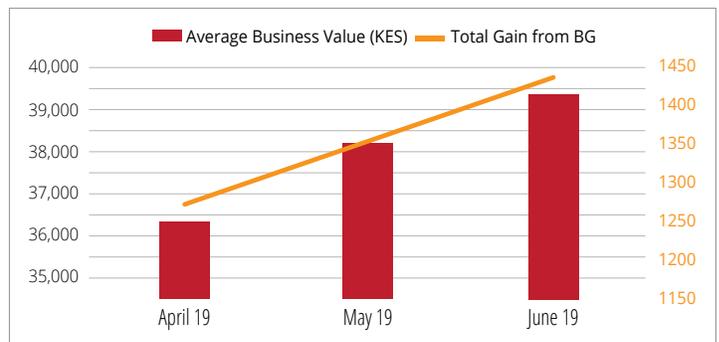


Figure 1. Average Business Value against Financial Gain from Business Groups



Transformed Lives

REAP participants are taking their learnings to transform not only their lives, but their households and communities as well. Take the case of Paulina Adapal Paen, Chairlady of Edot Business groups. Paulina says REAP helped her improve the quality of her life. She started a small garden where she gets vegetables for her family. "Now my children are well-fed," she says. Paulina also sells vegetables from her garden, with her earnings going to her children's education. "I am going to work hard for this business so they can continue their schooling to the end." Her REAP learnings also helped Paulina become environmentally aware. "I now know that making charcoal hurts our trees and hurts our land," she says. "I tell other women that we do not need to do this charcoal business. I have stopped and they can too."



PROGRAM UPDATE

Kenya Livestock Market Systems (KLMS) Activity Update

Funded by USAID Feed the Future, the Kenya Livestock Market Systems (KLMS) program is aimed at testing the “push and pull” approaches of Graduation and market systems strengthening to help residents in the five poorest counties in Northern Kenya—Marsabit, Turkana, Wajir, Isiolo and Garissa—graduate from extreme poverty and achieve more durable and long-lasting resilience and self-reliance. BOMA, in partnership with Mercy Corps and ACDI/VOCA, is reaching more than 5,400 households through REAP as part of this program. This quarter, BOMA and Mercy Corps completed the enrollment of all cohorts under REAP with full disbursement of the asset transfers across all locations.

PROGRESS AS OF APRIL 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

As the first cohort nears graduation, BOMA is shifting its efforts towards mentoring and monitoring to support the participants in meeting the graduation criteria. We are also looking forward to seeing the positive impact of the program continue long after our exit from the communities.

DROUGHT UPDATE

DRY WEATHER CONDITIONS prevailed in the majority of Northern Kenya during in Q2 and persisted through Q3. Several of BOMA’s target counties, including Marsabit and Wajir, experienced increased hunger and water stress, triggering county governments and humanitarian organizations to distribute food rations. Drought has also driven people away from their homestead in search of water and pasture for their livestock, which led to lower attendance at training sessions and increased school dropouts.

To help ease the effects of drought, BOMA participated in regular County Steering Group meetings in which the government and partner organizations identified specific needs and mobilized resources to respond to the dry season. BOMA also increased the frequency of mentor visits to support participants in managing animals during drought, finding cheaper sources of goods, and linking to still-active markets in less affected areas.

BOMA is now in conversation with Caritas Marsabit to incorporate BOMA participants as vendors in the Caritas’ food voucher program as a contingency for the businesses during drought. By September, the situation in some counties has already improved. Businesses are expected to recover with the coming rainy season in the next quarter.

Drought Phase Classification | August 2019

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

Source: Kenya National Drought Management Authority September 2019



By David duChemin



PROGRAM UPDATE

Catholic Relief Services (CRS) Partnership Update

Learning from baseline data to refine services and improve delivery

BOMA is delivering technical assistance to Catholic Relief Services (CRS) as part of a five-year Development Food Security Activity (DFSA) awarded under the United States Agency for International Development (USAID) Food for Peace (FFP) program in the Karamoja region of northeastern Uganda. The project, entitled “Nuyok”, meaning “it is ours” in the local language, Karimojong, seeks to build resilience to shocks, enhance livelihoods, and improve food and nutrition security for vulnerable rural families. With BOMA’s guidance, CRS and its partner Caritas Moroto are rolling out graduation programming to 1,635 women in Napak district.

Given the program-wide emphasis on improving food security and nutrition, BOMA integrated some new questions in its standard baseline survey instrument to gain a deeper understanding of the circumstances of enrolled women and their households. For example, the data shows the frequency with which surveyed households consume major food groups and will categorize each surveyed households as having either poor, borderline, or acceptable food consumption.

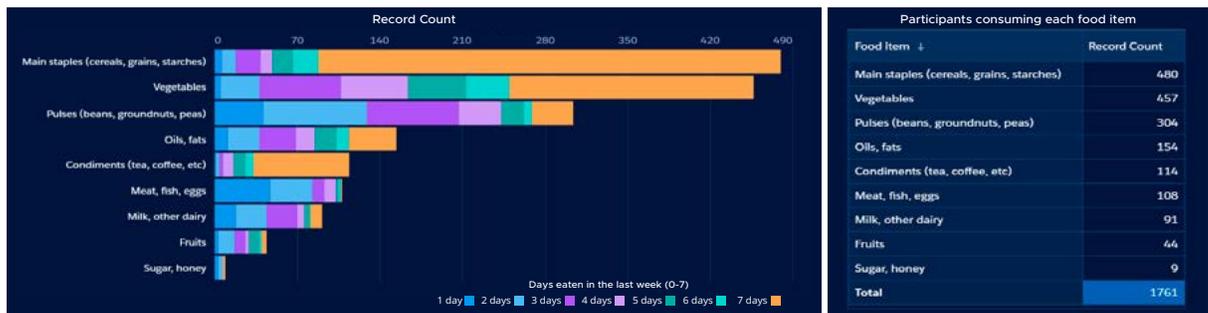


Figure 2. Household Consumption by Major Food Group

This rich baseline data enables the Nuyok program to learn from and adapt in response to participant realities. By following up post-survey with households that, like their peers, are ultra-poor and yet somehow are managing to attain acceptable food consumption, the program can identify what strategies that these exemplary “positive deviant” households are using to succeed with their own limited, local resources to inform activities and/or messaging. For example, Nuyok partners can learn from the very few households that are consuming fruit what they are doing differently from their neighbors. If those consuming fruit frequently do so because they have free access to fruit trees in their manyatta, can Nuyok partners promote planting of fruit trees in messaging? For the REAP business groups that engage in tree nurseries as a business, can the project link them with suppliers of nutrient-rich, drought-resistant fruit seedlings? If the reason these “positive deviant” households have for consuming fruit is a difference in attitudes – for example, they believe that fruit is not just a food for children but for everyone – then the programmatic response will require a different course of action.

By using baseline data as an opportunity to engage in dialogue and learning with communities, BOMA and its partners integrate simple program adaptations to ensure maximum impact in new sociocultural contexts.

REAP participant characteristics from baseline data:

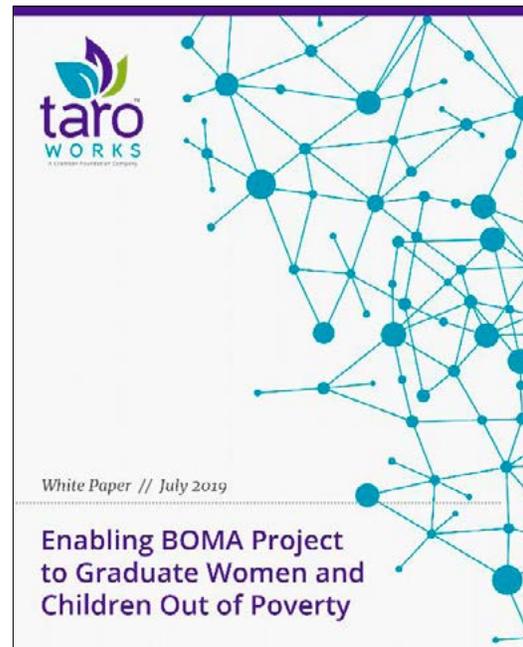
- 86% of new participants cannot read or write in any language
- 80% of households had at least one child aged 6-12 not in school
- 81.6% of households do not have any toilet facility
- Children in 66% of households went to bed hungry in the last month
- 95.37% of those surveyed worry their household will not have enough food
- The most common income sources for participants are natural-resource reliant and environmentally damaging: making/selling charcoal and collecting/selling firewood



BOMA MAKING NEWS

BOMA was featured in multiple articles and platforms this quarter:

- › **Jaya Tiwari, together with Emily Schaub and Naziha Sultana, published an journal article on Development in Practice** entitled "[Barriers to "last mile" financial inclusion: cases from northern Kenya](#)" (Volume 29 Issue 8).
- › **Nicole Mills, Director of Marketing and Communications, published an article in FinDev Gateway** entitled "[Can You Use Digital Finance If You Can't Read?](#)".
- › **BOMA was featured by FinDev Gateway and TaroWorks** on how mobile technology is enabling BOMA to help women in Kenya's arid lands graduate from extreme poverty.
- › **ACDI/VOCA published an article on BOMA's work with Feed the Future's Kenya Livestock Market Systems (KLMS)** called "[Kenyan Youth Boost Self-Reliance through Job Skills Training Provided by Feed the Future Activity](#)".
- › **BOMA was featured in a Devex article** entitled "[New innovation lab backed by USAID points to growing focus on resilience](#)".





NEWS FROM THE FIELD

- **John Stephens**, BOMA Executive Director, and **Jaya Tiwari**, Director of Strategic Partnerships, presented at the **2019 Segal Family Foundation Annual Meeting** in September. John talked about replicating and scaling impact, and Jaya shared about identifying and managing risks.
- BOMA held a fundraiser event for the **Kathleen Colson Legacy Fund** in September. The event, which was attended by BOMA friends and supporters, was held in New York City.
- **BOMA's Board of Directors** met in New York City in September.
- **Wendy Chamberlin**, Director for Expansion and Innovation, participated in the **"Partnerships and Poverty Alleviation"** panel at the **AidEx 2019** held in Nairobi, Kenya.
- BOMA's Kenya team presented early findings of the UC Davis Randomized Controlled Trial in a **USAID Brown Bag Session** in September.



ANNUAL MEETING

September 19-21 • Jersey City, NJ



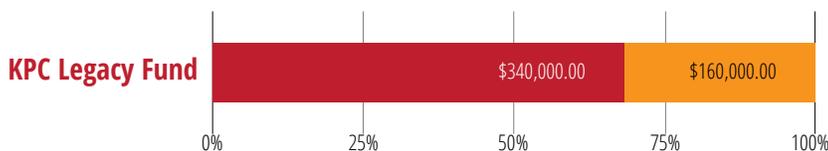


THE KATHLEEN COLSON LEGACY FUND FOR INNOVATION AND EXPANSION

Thirteen years ago, Kathleen Colson co-founded the BOMA Project in search of lasting solution to the devastating cycle of extreme poverty, famine and food aid in drylands of Africa. She led BOMA to develop a uniquely adapted model of poverty graduation - The Rural Entrepreneur Access Project (REAP). Since then, through this innovative, cost-effective and gender-focused approach to poverty graduation, BOMA has helped more than 187,000 women and children break the intergenerational cycle of extreme poverty. REAP has become a benchmark for organizations seeking to achieve the United Nations' number one Sustainable Development Goal: ending extreme poverty. As BOMA moves toward our goal of reaching one million women and children by 2022, we are shifting from being doers to teachers. BOMA is pivoting to a structure where we equip governments and large NGOs with the training and tools to implement our model, thereby exponentially increasing the impact, scope, and cost-efficiency of our work.



In September 2019, BOMA launched the Kathleen Colson Legacy Fund for **Innovation and Expansion - a \$500,000 campaign to honor Kathleen's pioneering contribution and to power the innovation necessary to facilitate this new phase of BOMA's evolution.** Segal Family Foundation Executive Director Andy Bryant headlined the launch of the Legacy Fund campaign on September 28, 2019. To date, we have raised \$340,000 toward the goal of \$500,000.



“Our gift to the Kathleen Colson Legacy Fund for Innovation and Expansion is our way of recommitting to Kathleen’s belief that an end to extreme poverty is possible in our lifetimes. The work that BOMA is doing has the potential to drastically alter the humanitarian landscape and transform the lives of millions. We believe in it wholeheartedly, and we ask you to join us”

Mary Anne and Bob VanDegna, longtime BOMA supporters and charter Legacy Fund members

Please join us in bringing Kathleen’s vision of helping end extreme poverty to life:

Mama Rungu Maverick (\$100,000+)

Join Kathleen on a personally guided safari in Northern Kenya and meet some of the women and families whose lives you helped transform.

BOMA Believers (\$50,000+)

Have a BOMA Field Vehicle named in your honor and receive updates from the field on where your vehicle has been and which villages and Business and Savings Groups the Field Team has visited.

BOMA Hero (\$25,000+)

Receive a framed, signed print of an original BOMA photo by famed photographer David duChemin.

BOMA Star (\$10,000+)

Receive a collection of beautiful beaded home goods that are a signature of Kenyan culture—hand-made by BOMA participants.

To become a Legacy Fund member, please contact Jaya.Tiwari@bomaproject.org.



FUNDRAISING AND FINANCE

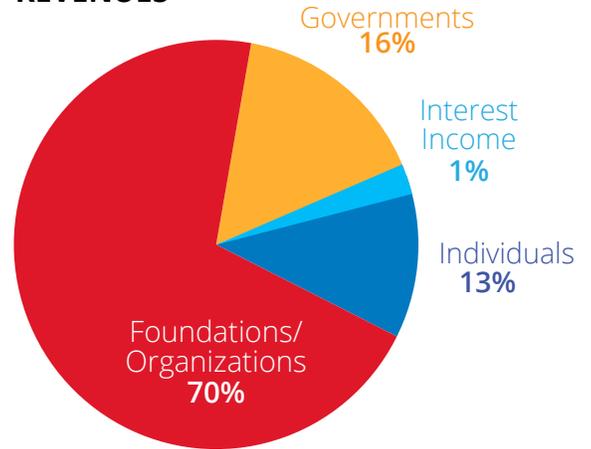
2019 Q4 Fiscal Year Revenues & Expenses

For the twelve months ended September 30, 2019, cash received and pledged was \$4.25 million and total expenses were \$4.54 million.

Revenues for the twelve months ended September 30, 2019

INDIVIDUALS	\$ 568,556	13%
FOUNDATIONS/ORGS	\$ 2,962,944	70%
GOVERNMENTS	\$ 691,255	16%
INTEREST INCOME	\$ 26,901	1%
Total Revenue	\$ 4,249,656	

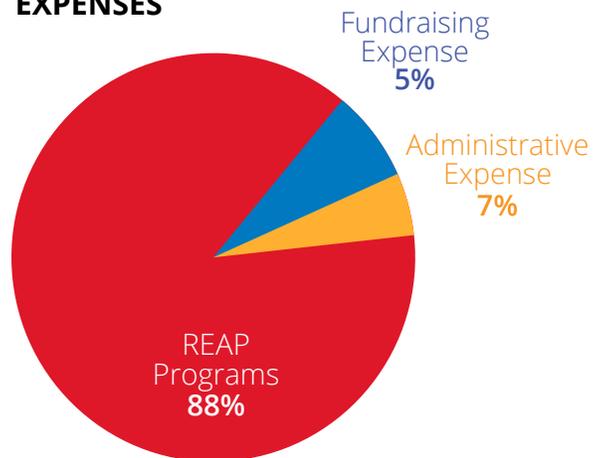
REVENUES



Expenses for the twelve months ended September 30, 2019

		% of total expenses
REAP PROGRAMS	\$ 3,719,140	82%
EDUCATION & ADVOCACY	\$ 255,390	6%
Total Program Expenses	\$ 3,974,530	88%

EXPENSES



ADMINISTRATION	\$ 316,695	7%
FUNDRAISING	\$ 255,048	5%
Total Expenses	\$ 4,546,273	

NEW FUNDERS THIS QUARTER



Open Society Foundation, supporting economic justice and equity, approved a two-year grant of \$380,000 to assist the county adoption pilot of REAP in Marsabit.



Greenwood Place, a philanthropy accelerator working with a community of individual philanthropists and charitable foundations, provided BOMA with a grant of \$50,000.



Cartier Philanthropy, a foundation that supports impact-driven initiatives that promote women's economic and social development in low-income countries, granted BOMA \$500,000 of general operating support over two years.