

BOMA PROJECT

2019 Q1 IMPACT REPORT | January through March



Newly-enrolled BOMA women at a jump grant disbursement in Dhirib Gombo village, northern Kenya.

Aiming High.

I wish you could see the faces of the women we work with when we distribute jump grants to new BOMA program participants. The grants—just \$200—are given to newly-formed three-women business groups so they can purchase stock and equipment and launch an income-generating activity right away.

Following our community-led selection process, the disbursement is the first step on the path to self-sufficiency for these women. They also receive a mobile phone with an M-Pesa (one of Kenya's mobile money systems) account so they can pay suppliers and conduct transactions. Their faces light up when they consider a future where they have the ability to feed their families, pay for their children's schooling, purchase necessities for their home and enjoy the confidence that they can handle emergencies—all without relying on anyone except themselves. It is an extraordinary sight.

"This is the first time I have something for me. I can help myself and help my children. This business will not fail because we will work hard and save for bad times."

Safia Isack, BOMA business owner, Logogolo



At BOMA, we like to aim high, and we like to see results. This quarter, we enrolled 3,699 women in our program and disbursed 693 grants—a significant increase over first quarter of 2018. Our goal is to enroll 23,037 women in 2019 to meet our ambitious strategic plan goal of reaching 1 million women and children by 2022.

Our commitment to rigorous data collection and evaluation means that even as we scale our work across Africa through partnerships and government adoption of our model, we know we are still delivering the highest-quality program. And it means that supporters like you can be sure that their dollars are doing what they are meant to: lighting up the faces of thousands more women and children in the years to come. Thank you for joining us.

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

OUR IMPACT SINCE 2009

26,614

OF WOMEN ENROLLED

133,070

OF DEPENDENT CHILDREN IMPACTED

159,684

WOMEN AND CHILDREN TO DATE

1,000,000

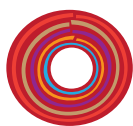
WOMEN AND CHILDREN BY 2022

9,038

OF BUSINESS LAUNCHED

1,162

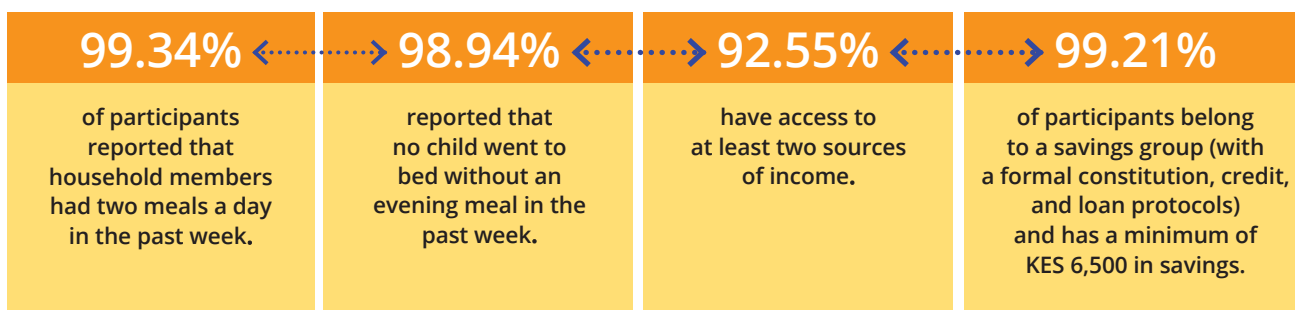
OF SAVINGS GROUPS ESTABLISHED



PROGRAM MILESTONES

PROFIT Pilot Update

In July 2017 BOMA enrolled 1,600 women in Samburu County in a pilot funded through the International Fund for Agricultural Development (IFAD) and the Government of Kenya's Programme for Rural Outreach of Financial Innovations and Technologies (PROFIT). The goal of the pilot was to test the effectiveness of BOMA's model and the Graduation Approach to determine how REAP can be embedded into the GoK's social protection systems to build the resilience of ultra-poor households.



As this cohort approached their graduation date at the end of March, BOMA began a review process to evaluate the program's impact and make recommendations for next steps. Initial data showed that the participants met most of the Graduation criteria (see above). Expanding Opportunities, our external evaluation partner on this project, is completing an endline survey based on the PROFIT Graduation criteria to measure progress out of poverty. The full endline results will be shared in Q2.

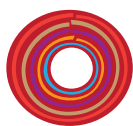


Josephine Leseri, a member of the PROFIT graduation cohort, making a sale at the Kisima market in Langaitolia, northern Kenya.

BOMA's Government Adoption Strategy 2019-2021

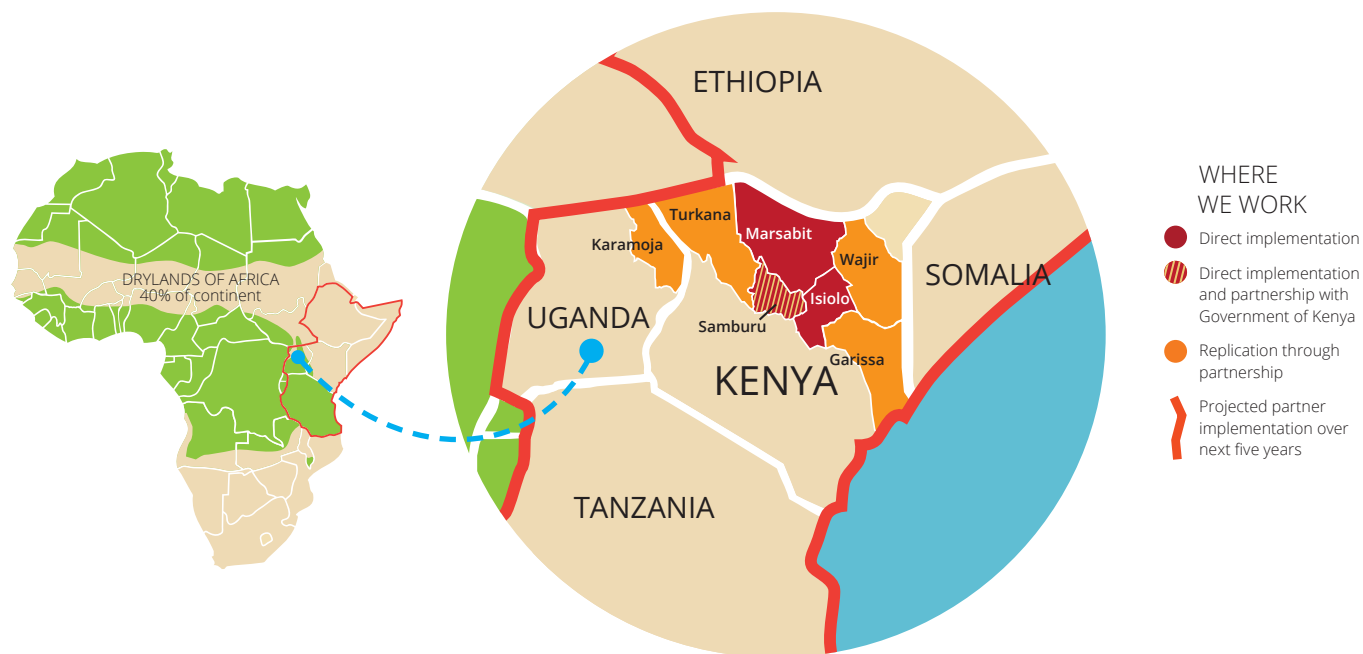
BOMA'S MODEL TO-DATE has relied on delivery of REAP through direct implementation, with more than 159,000 women and children reached so far. However, we believe governmental partnerships, at both the national and county levels, will lead us to a more sustainable and scalable path to impact, greater coordination amongst stakeholders, and inspire relevant policy change to embed the Graduation Approach in government social protection agendas.

- In Fall 2018 BOMA engaged Global Development Incubator (GDI) to help develop our Government Adoption strategy. This work resulted in a mapping and analysis of national and county-level governments and organizations and their existing programs. It is also leading to the development of a toolkit that partners can use to replicate our approach through Technical Assistance.
- A BOMA-hosted policymakers workshop in Marsabit County brought together key stake-holders including Marsabit County Government officials, Global Development Incubator, and consulting group Wasafiri to discuss furthering county government adoption of the Graduation Approach.



BOMA Partnership with CRS Uganda

As part of our strategy to partner with and provide technical assistance to other big humanitarian organizations to scale our program to new areas, BOMA is providing training and support to Catholic Relief Services and Caritas Moroto to replicate REAP with 1,635 women in the Karamoja region of Uganda. The graduation intervention is a component of “Nuyok” (which means “it is ours” in the local Karimojong language), a Development Food Security Activity (DFSA) awarded under the United States Agency for International Development (USAID)/Food for Peace (FFP) program.



Q1 2019 ENROLLMENT METRICS

3,699

WOMEN ENROLLED

27,300

CHILDREN IMPACTED

30,999

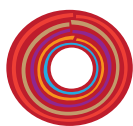
TOTAL WOMEN
& CHILDREN

1,233

NEW BUSINESS
GROUPS
LAUNCHED



BOMA is taking steps to ensure that REAP is adapted to the unique geographic and socio-cultural context of Karamoja. BOMA conducted a participatory consultation with 24 district development officials in Napak to adapt BOMA's proprietary Participatory Targeting Tool — originally built for use in Northern Kenya— to the Ugandan context. The project will also include a consumption stipend during the “lean season” months and test whether forming Savings Groups three months earlier leads to stronger outcomes. BOMA will also work to align the savings component with CRS's Private Service Provider approach. This means by the end of the intervention, project-paid mentors will transition into fee-for-service community-based agents. They will provide Savings Group training and business development services beyond the life of the project to both REAP participants and non-participants.



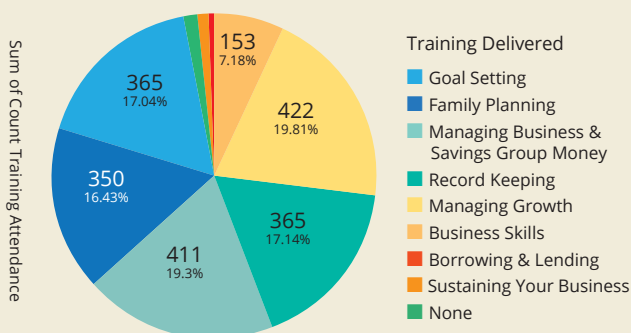
KENYA LIVESTOCK MARKET SYSTEMS

As part of a consortium led by ACDI/VOCA, BOMA, Mercy Corps and Smart Regional Consultants are implementing REAP as a USAID Feed the Future Kenya Livestock Market Systems Activity. The Activity will engage a total of 5,460 poor women in 24-month REAP cohorts.

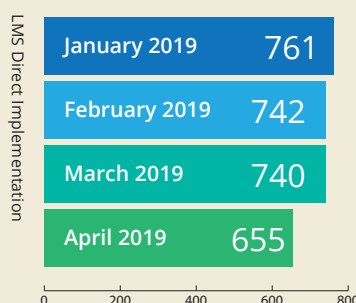
- In Marsabit and Isiolo counties, BOMA is launching three REAP cohorts with a total of 2,220 participants through direct implementation.
- In Turkana, Wajir and Garissa counties, BOMA is supporting Mercy Corps to deliver REAP to reach 3,240 participants.

MICRO-TRAININGS AND BUSINESS GROUP MEETINGS WELL UNDER WAY FOR LMS COHORTS

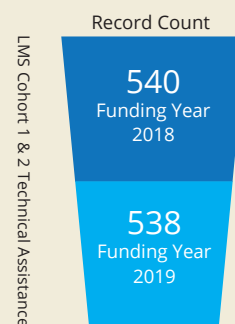
NO. OF PARTICIPANTS RECEIVING MICRO-TRAINING THIS & LAST QUARTER



BUSINESS GROUP MEETINGS THIS QUARTER



TOTAL NUMBER OF BUSINESS GROUPS FORMED



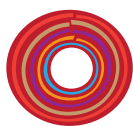
DROUGHT UPDATE

THE MISSED SHORT RAINS and delayed start of the long rain season has led to drought conditions in Northern Kenya. Residents in BOMA's target counties are experiencing increased hunger, water stress, pasture scarcity and sporadic inter-community conflicts. REAP businesses recorded slower growth in Q1. BOMA participants also reported travelling long distances to fetch water. The high credit and loan rates recorded over the quarter are a practical coping mechanism, a significant contribution of the REAP businesses to the resilience of the households enrolled. With the long rain season expected in the next quarter, businesses are expected to regain a sharper growth trajectory.

Drought Phase Classification | January 2019

DROUGHT STATUS			
TREND >	IMPROVING	STABLE	WORSENING
ALERT >	Tharaka Nithi (Tharaka)	—	Garissa Turkana Marsabit Samburu Tana River Isiolo Kitui Wajir

Source: Kenya National Drought Management Authority February 2019



OVERCOMING THE BARRIERS TO DIGITAL FINANCIAL INCLUSION FOR WOMEN IN THE LAST MILE

IN THE REMOTE REGIONS WHERE BOMA OPERATES, women especially encounter daunting barriers to financial security, including risk of theft and lack of control over household financial decisions. Digital financial service (DFS) platforms help unbanked populations access and use financial services and their relevant products which in turn give them a safe place to conduct transactions and save money.

When women enroll in our program, they are given a mobile phone and an M-Pesa account (one of Kenya's mobile money systems).

... for many of the women we reach, there are still multiple challenges including illiteracy, innumeracy and digital proficiency.

While this is a first step in accessing financial services, for many of the women we reach, there are still multiple challenges including illiteracy, innumeracy and digital proficiency.

With support from the Bill & Melinda Gates Foundation, IDEO.org, an organization that designs products and services to improve the lives of vulnerable people, is undertaking a 2-year global study to understand and address the barriers women, like those we work with in Northern Kenya, experience in accessing and using digital financial services.

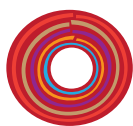
IDEO spent nine weeks looking at the dynamics of women and money in the communities where BOMA works, in collaboration with BOMA, and learning firsthand about the complexities of conducting financial transactions and accessing financial services in the last mile. The lessons from the research will have far-reaching implications. We are excited to be contributing to a relevant body of evidence that will ultimately improve access and usage of DFS for the women we work with.



Among the objectives of the study are:

- Understanding the barriers to adoption and use of DFS by women
- Developing concrete opportunities to increase the desirability, access and use of DFS
- Enabling women who are non-literate to be included in the digital financial system
- Studying how access to money and assets changes household dynamics for women
- Determining how DFS can help connect women in Northern Kenya to market systems





FIELD VISITS AND EVENTS



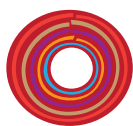
A team from our partners at BRAC USA visited BOMA participants from the PROFIT pilot in the field to collect video and story content to share with stakeholders.

- **Executive Director John Stephens** presented Performance Insights, BOMA's cloud-based data and monitoring platform, to an audience of development experts at the "Global Programme to Alleviate the Poverty of Refugees and Host Countries." The event was convened by United Nations High Commissioner for Refugees (UNHCR) and made up of a consortium of ten NGOs working in the graduation space.
- **Dr, Sam Owilly**, BOMA's Kenya Program Director, presented the graduation model to Marsabit county officials interested in developing county-led programs around economic inclusion and livelihood development. This is part of BOMA's continuing work to engage county level governments in Northern Kenya to advocate for and support government adoption of the Graduation Approach. Working with Global Development Incubator, BOMA is developing tools to provide technical assistance to county governments and support early stage ideation, design, and launch of county-led programs. Working alongside governments in this way we can pursue our goals of achieving wider-scale social and economic inclusion in Marsabit county and create a model for replication by other counties.
- **ACDI/VOCA** senior leadership and staff visited LMS program activity locations in Isiolo to gain a better understanding of program aspects and status.



JUMPING INTO ENTREPRENEURSHIP

BOMA Field Officer Sabdio Doti sent in an update from the village of Harkor, approximately 20 kilometres over very poor roads from El Hadi, the nearest town center. Twelve groups received business skills training and jump grants which allowed them to order stock from a supplier to get their businesses up and running.



NEWS AND ACCOMPLISHMENTS

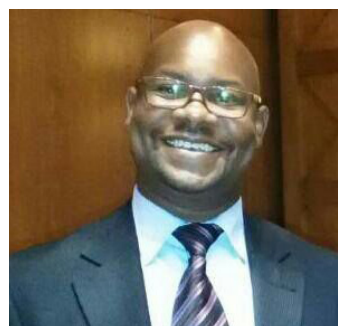
- **BOMA was announced as a finalist** in the National Diversity & Inclusion Awards & Recognition which celebrate and honor champions/leaders of diversity and inclusion in Kenya.
- **In partnership with One Day's Wages**, a grassroots organization that provides matching donations to qualifying nonprofit partners to achieve sustainable impact, BOMA launched a campaign on March 8, International Women's Day, to help us raise \$30,000 from individual donors.
- **BOMA posted a blog on the SEEP Network** called ["Gender Equality and Ending Extreme Poverty: You Can't Accomplish One Without the Other"](#) for International Women's Day
- **BOMA was featured in a piece in Stanford Social Innovation Review** called [To Impact Millions, the Social Sector Needs to Scale Scaling Up.](#)
- **Erin Lewis, BOMA's Regional Technical Advisor** was named to a task force sponsored by the SEEP Network to advance our overall financial inclusion strategy and learning efforts.
- **BOMA again achieved Platinum rating** from nonprofit ratings site GuideStar for 2019.

WE ARE BOMA!

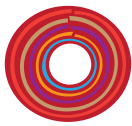
BOMA welcomed many new team members this quarter, bringing our total staff number to 133 in Kenya and 8 in the U.S.



Wendy Chamberlin joined team BOMA as Director of Expansion and Innovation (DEI). Wendy has been a huge champion of BOMA for years and was most recently our program officer for our grant from the Bill & Melinda Gates Foundation.



Dr. Sam Owilly, who had been managing BOMA's operations in Isiolo County as the Kenya Livestock Market Systems project lead took on the role of BOMA's Kenya Program Director.



2019 Q1 FISCAL YEAR REVENUES & EXPENSES

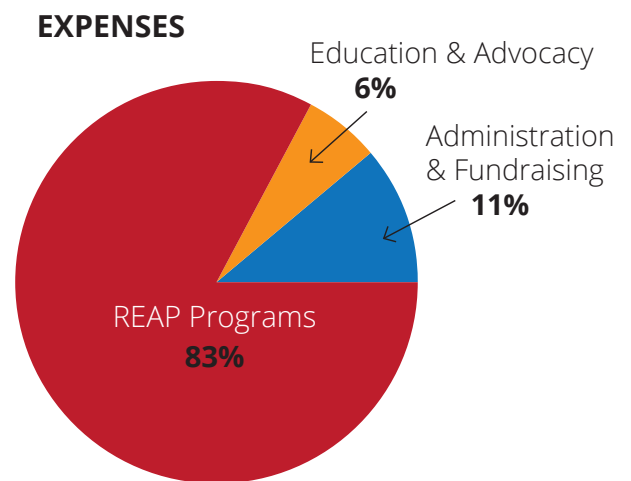
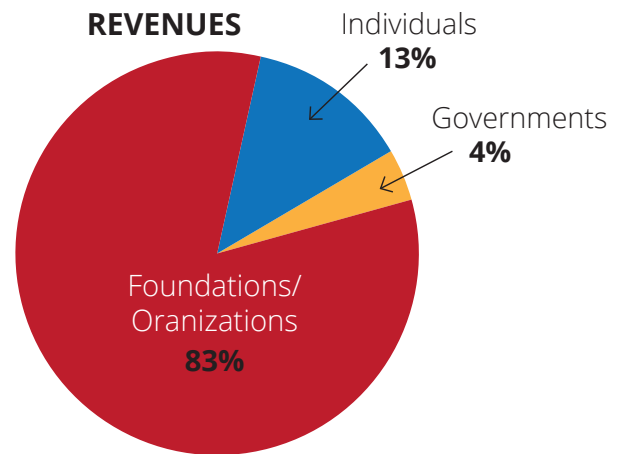
For the six months ended March 31, 2019, cash received was \$2.2 million and total expenses were \$2.4 million.

Revenues for the six months ended March 31, 2019

INDIVIDUALS	\$ 275,585	13%
FOUNDATIONS/ORGs	\$ 1,817,360	83%
GOVERNMENTS	\$ 79,848	4%
Total Revenue	\$2,172,793	

Expenses for the six months ended March 31, 2019

		% of total expenses
REAP PROGRAMS	\$ 1,967,101	83%
EDUCATION & ADVOCACY	\$ 145,189	6%
Total Program Expenses	\$ 2,112,290	89%
ADMINISTRATION	\$ 149,258	6%
FUNDRAISING	\$ 122,549	5%
Total Expenses:	\$ 2,384,097	100%



Three New Funders Added This Quarter

The COMO Foundation, which supports organizations working to transform communities by closing the opportunity gap for women and girls, approved a three-year grant of \$150,000 to support the design of county government adoption pilot.

Whole Planet Foundation,[®] a private, nonprofit organization established by Whole Foods Market[®] and dedicated to poverty alleviation and empowering the world's poorest people with microcredit, approved a grant of \$300,000 to support the launch of REAP cohorts in Marsabit and Samburu counties.

The David Weekly Family Foundation, a member of Big Bang Philanthropy, approved a \$100,000 unrestricted grant for 2019.