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**December 2012**

Organization Name: **The BOMA Project**  
Funded Program: **Rural Entrepreneur Access Project (REAP)**

*"We used to just sit around and do nothing. We would go and ask for credit. I could spend the whole day begging for credit...but now we can brag; we have something for ourselves. Our lives have really changed for the better. Our husbands don't shout at us 'Where have you been?' They know we are somewhere, doing business. We have been woken up. We will not go back to sleep." – Ndorogo Ngoyoni, Kargi*

**MISSION:** BOMA works to improve the lives of the marginalized residents of Northern Kenya through economic empowerment, education, advocacy, and the training of a new generation of entrepreneurial, ethical leaders.

**PROGRAM DESCRIPTION:** The Rural Entrepreneur Access Project (REAP) is an innovative microfinance program that gives ultra-poor women in Northern Kenya the tools they need to graduate from extreme poverty and adapt to a changing climate. We help pastoral women to start small businesses in their communities, so they can earn a sustainable income, pay for food and medical care, send their children to school, survive drought and accumulate savings for long-term family stability. REAP provides a cash grant (seed capital to launch a business), sustained training in business skills and savings, and hands-on mentoring by BOMA Village Mentors to business groups of three women. When the businesses are established and generating profits, typically at five to six months, Mentors work with REAP groups to form BOMA savings associations and work with each savings group for one year.

Does REAP work? Yes. According to our 2012 impact evaluation, **99 percent of REAP businesses are still in operation, generating profits and accumulating savings, after one year in operation, while 97 percent of businesses are in operation after three years—one year after program graduation.** Women consistently report that the top benefits of a BOMA business are the ability to buy food for their families, pay for school fees and medical care, and establish a financial safety net through savings, so the family is better-equipped to handle emergencies and survive shocks.

**OBJECTIVE:** Four years ago, BOMA launched its first 40 micro-enterprises in Northern Kenya. Though our pilot was small, our goal was big. We wanted to solve one of Africa's toughest problems: how to build incomes for ultra-poor women in the arid lands.

The arid lands of Africa, which cover 40 percent of the continent, are characterized by high poverty, malnutrition and ethnic conflict—and low population density, infrastructure and investment. From the Horn of Africa in the east to the Sahel in the west, these are remote, overlooked regions where relief organizations arrive when crisis flares, typically to deliver emergency aid. It's also a region where few NGOs are willing to invest resources or take a risk. Yet the arid lands of Africa dominate world headlines during times of drought and famine.

A growing body of research, including a report by the WHO Inter-Agency Task Force on Rural Women, underscores the importance of including women in efforts to reduce disaster risk, build climate resiliency and diversify livelihoods in developing nations. "Rural women play a key role in supporting households and communities in achieving food and nutrition security, generating income, and improving livelihoods and overall



The number of mothers who send their children to bed without food at least once a month fell by 63% after one year of owning a BOMA business.

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well-being,” says the report, *Rural Women and the Millennium Development Goals*. “They contribute to agriculture and rural enterprises and fuel local and global economies. Putting more income in the hands of women translates into improved child nutrition, health and education.”

BOMA stimulates productive, sustainable growth in rural village economies by targeting the most vulnerable women and helping them to graduate from extreme poverty. When we begin working with them, 99 percent of BOMA entrepreneurs live on less than \$2.50 per day (the poverty line), while 88 percent live on less than \$1.25 per day (the extreme poverty line). These demographics explain our commitment to a grants-based program: People who live in extreme poverty can’t afford to pay back a traditional microloan and are unlikely to qualify. By providing cash grants, BOMA can get a business up and running—earning income and distributing profits—in just two months. Our impact is immediate and women invest the money in their families, instead of paying off a loan.

REAP empowers poor women by helping them to establish consistent income. This reduces their reliance on unreliable menial jobs, such as hauling water and collecting firewood; on begging for credit from local shopkeepers; and on the often-irregular earnings of their husbands. It also reduces their reliance on emergency food aid, a short-term solution that saves lives but reinforces the cycle of extreme poverty and dependency in the African drylands.

In the field, the BOMA staff and Village Mentors often see firsthand how the culture of food aid disempowers women, who previously had little to do besides wait in long lines for food. Women in REAP now report being busy, and gratefully so, as they actively create the connection between running a small enterprise and long-term positive improvement in their families’ lives. And despite the traditional gender roles in pastoralist culture, the women in REAP enjoy extraordinary support from village men, who are under increasing pressure to provide for their families as the climate changes.

When a woman joins REAP, her status in the village is raised. While they used to sell firewood, haul water and beg for credit, the women are now business owners and quasi-bankers, as REAP businesses are often one of the only sources of cash and loans in the village. Previously the poorest and most marginalized community members, these women now hold *capital*—both financial and social. They have gone from being beggars to lenders. They are becoming leaders in their homes, where they no longer rely on their husbands for support, and are pursuing education: At three years, 41% of participants are enrolled in an adult literacy program.

In this way, REAP provides women with skills that will help them long after the BOMA seed grant—and the two-year mentoring period—are gone. REAP also benefits the wider community by promoting gender equality and building the capacity of women to contribute to a cash-based economy.



“Most of my life, I have had nothing,” says Alice Learoma, a BOMA business owner from Gatab. “Now I have a little for myself and my children. My children do not go to bed hungry, and I can pay the secondary school fees for my oldest child. For the first time in my life, I am OK.”



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*"I am not waiting for my husband anymore. I used to beg a lot, but now my children never go to bed without food. I have something to be proud of. I'm confident. I have money, and I can buy what I want. I am the boss of my own money." – Simiti Orguba, Laisamis*

**OUR IMPACT:** From its founding, BOMA has been committed to collecting accurate, comprehensive data that allows us to measure the impact of REAP on the lives of women and children in Northern Kenya. Since March 2011, BOMA has used the Grameen Foundation's Progress out of Poverty Index (PPI) to qualify participants for the program. In May 2012, BOMA was named the first organization in Africa to be certified by Grameen in the use of the PPI, an important tool in verifying that poverty data is accurate. At program intake, Mentors also use the BOMA Standard of Living Index (SOLI) to establish baseline information on participants' nutrition, household assets and access to education and medical services. This data is used as a basis for impact assessments at one year, two years and three years. Highlights of the 2012 impact evaluation include:

- 83% of participants reported an increase in the times per month that they eat rice at one year, and the frequency increased by 433%. This is significant because rice is not delivered as food aid; it must be purchased.
- 63% decrease in the number of participants at one year who say they had to put their children to bed without any food at least once a month.
- Among REAP families, the total number of school-aged children who are enrolled in school has increased by 78% at three years.



*"No project has ever given us hope like this one. This is something that will stay. This is something within us." –Holiya Eiselesebe*

Since January 2009, BOMA has launched 1,145 income-generating businesses and 176 savings associations across Northern Kenya, providing a diversified income for 3,963 adults who use the money to pay for food, school fees and medical care for more than 19,800 children. In some villages where REAP is well-established, BOMA is reaching up to 39 percent of the total population, including women who are running REAP businesses plus the children they support. Our goal is to lift 100,000 women and children out of extreme poverty across Northern Kenya by 2017.

*With sustained funding of \$45,000 from Dining for Women, BOMA will launch 36 REAP micro-enterprises per year, over three years, for a total of 108 new businesses. Each new business provides a diversified income for three women, and our data shows that each woman cares for an average of five children. The total three-year impact of the Dining for Women grant: 324 women entrepreneurs who will use the income to support an estimated 1,620 children. Many of these micro-enterprises will be launched near Archer's Post in the Samburu District of Northern Kenya, a new region of expansion for BOMA.*

**In a rugged region where few others NGOs work, Dining for Women and BOMA are working together to solve the problem of extreme poverty and prove that ultra-poor, often-illiterate women can become self-reliant entrepreneurs. We are grateful for your support.**

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