



*BOMA business owners unload supplies at a market in Northern Kenya. Photo for BOMA by David duChemin.*

## **DINING FOR WOMEN & THE BOMA PROJECT**

**Sustained Funding Agreement (2013-2015): Final Report**

**Supplemental Grant (July 2014): Final Report**

Organization Name: The BOMA Project  
Program Title: Rural Entrepreneur Access Project  
Grant Amount: Sustained Funding: \$45,000 (\$15,000 per year / 2013-2015)  
Supplemental Grant: \$6,653 (July 2014)

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*Supplemental materials included: Message to Dining for Women members, blog-style summary of impact, high-res photos, budgets for expenditures, 2014 IRS Form 990 and audited financials.*



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**Brief description of what has been accomplished so far, including progress on the goals and objectives of the program DFW is funding. What impact has been made through DFW's funding?**

- In May 2014, Dining for Women provided a \$15,000 grant to The BOMA Project and its Rural Entrepreneur Access Project, a high-impact income and savings program that targets ultra-poor women in Northern Kenya. REAP gives women the tools and resources they need to start small businesses in their rural villages, so they can earn a sustainable income, build up savings, survive drought, adapt to a changing climate and graduate from extreme poverty. The May 2014 grant represents the second year of a three-year sustained funding agreement. The objective was to launch 32 DFW-funded businesses in Northern Kenya, and the project has been completed. **This document includes a final report for Year Two.**
- In May 2015, Dining for Women provided a \$15,000 grant to BOMA, representing the third and final year of the sustained funding agreement. Per a recent budget modification approved by Dining for Women, the funds were applied retroactively to partially fund the launch of 60 businesses in March 2015. The project has been completed. **This document includes a final report for Year Three.**
- In July 2014, DFW provided a supplemental grant of \$6,653 to support (1) an experimental economics study in June 2014, which allowed us to measure the level of women's empowerment in their businesses and families and (2) our inaugural BOMA Days, a gathering that brought together REAP participants from villages across Northern Kenya in May 2015. Both projects have been completed. **This document includes a final report for the 2014 supplemental grant.**

**PROGRESS: MAY 2014 GRANT (\$15,000 IN YEAR TWO)**

In March 2014, BOMA launched 5 DFW funded-businesses in the village of Archer's Post. Each REAP business includes three women, and each woman supports an average of five children. Per the REAP timeline, these businesses received training and a conditional cash transfer of \$150 in March 2014 to establish the business, and a second and final grant of \$50 in September 2014 to grow the business. The remaining 27 DFW-funded businesses we launched in September 2014 and received the second and final grant in February 2015. At the time of the second grant, BOMA Village Mentors also deliver savings training, and the REAP business groups self-assemble into larger BOMA savings associations. Mentors meet monthly with each REAP business group and savings association, offering guidance and delivering training, for the remaining 18 months of the two-year REAP program.

**DFW Impact in 2014 (Year Two):** 32 new businesses, changing the lives of 96 women who can now pay for food, school fees and medical care for more than 480 children.



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### **PROGRESS: MAY 2015 GRANT (\$15,000 IN YEAR THREE)**

In March 2015, Dining for Women partially funded the launch of 60 new businesses across Northern Kenya, per an approved budget modification. The \$15,000 investment, which represented the third and final year of our sustained funding agreement, included \$150 Jump Grants – a conditional cash transfer that each business will use to start the enterprise and purchase inventory. It also included training for REAP participants in business skills and financial literacy; support for a Mentor who will meet with each business group monthly for the remainder of the two-year REAP program; training for the Mentor; and the collection of comprehensive baseline data that will be used to measure progress out of poverty and the impact of the REAP program on participants' lives.

Pending completion of a satisfactory progress report with their assigned BOMA Village Mentor, these businesses will receive their second and final grant in October 2015 and assemble into savings associations. To read about the "Six Steps of REAP" and how the program is implemented over time, go to: <http://bomaproject.org/the-rural-entrepreneur-access-project/>

By partially supporting 60 businesses, Dining for Women is helping BOMA to achieve an ambitious goal—to lift 100,000 women and children out of extreme poverty by 2018. We are more than halfway there: Since 2009, BOMA has enrolled 8,481 ultra-poor women in its high-impact income and savings program. Each of these women can now support an average of five children, while accumulating savings to survive drought and cope with emergencies.

**DFW Impact in 2015 (Year Three):** 60 new businesses, changing the lives of 180 women who can now pay for food, school fees and medical care for more than 900 children.

**Total BOMA impact as of July 2015:** 2,651 businesses launched and 458 savings groups established; 8,481 women enrolled; 50,731 women and children lifted out of extreme poverty in one of the poorest, hardest places on the planet.

### **PROGRESS: SUPPLEMENTAL GRANT (\$6,653 IN JULY 2014)**

In July 2014, DFW provided BOMA with a generous \$6,653 supplemental grant that was used to advance the economic empowerment of women in Northern Kenya. The grant was invested as follows:

- \$2,500 to support an experimental economics study
- \$4,153 to be the lead sponsor on our inaugural BOMA Days

### **Experimental Economics Study (June 2014)**

In June 2014, BOMA conducted an experimental economics study in 14 locations with three groups of participants: women who received grants in May 2012, April 2013 and March 2014. More than 1,250 BOMA participants and their husbands were invited to participate. The March 2014 participants acted as a control group, shedding light on what would have happened to bargaining power in the absence of REAP. Eight local language enumerators were trained for three days on the experimental procedures before traveling to the field to conduct the experiments.



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A commonly studied connection between microcredit and empowerment is: Credit results in increased income, which increases the bargaining power of women in the household, which changes the power balance in the household, the social status of women within the household and community, and gender relations overall. Therefore bargaining power is key to empowerment.

If empowerment is indeed a gradual process, then measuring it through traditional means—such as self-reported decisions on household expenditures—will only capture changes in the long run. Cultural context also plays a role, as conventions govern who has control over what decisions. So although a woman might be able to influence decisions through certain actions, she would never report that she has control over the decision due to cultural norms.

But many empirical studies that report on changes in female empowerment (within the household) rely on surveys that ask respondents how various household decisions are made. For example, many programs ask questions such as, “Who is responsible for household decisions about the purchase of food?” Answers can be affected by several factors, including the interviewer (sex and/or age) and the cultural context.

With this in mind, BOMA devised an incentivized household-bargaining task to enable a numerical and more objective measure of decision-making power within the household.

The participant is paired with her spouse and is told that they have 200 KSH to invest and that any rewards from this task will be divided in half. The first mover decides how much of the 200 KSH to invest in a risky option. The second mover then has the opportunity to accept the investment decision or to overrule. If the second mover overrules, then they have to decide how much they would prefer to invest.

The task allows for many different indicators of household bargaining power to be estimated. In this study we focused on three measures: 1) the frequency with which a wife overrules her husband, 2) the frequency with which a husband overrules his wife, 3) the difference between the number of times each spouse overrules the other.

We found that wives overruled their husbands more frequently after one year of participation in REAP. The frequency with which they overruled their husbands is significantly higher than that of women in the control group. We also find that husbands overruled their wives less frequently after one year of REAP participation, compared to the control group.

We also found that after one year of REAP participation, women from larger households (i.e. women that have more children) demonstrated more bargaining power within the household by overruling their husbands more frequently compared to those with fewer children. In the control group we see the opposite, with women from larger households demonstrating less bargaining power within the household. In light of these findings, one could argue that REAP, by providing women with a regular source of income, has empowered them to oppose their husbands more than they otherwise might.





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In April 2015, BOMA was chosen as one of 45 finalists—from 1,700 applications—invited to submit a full proposal for the Gates Foundation “Grand Challenge: Putting Women and Girls at the Center of Development.” If funded, the Gates proposal will allow us to further investigate how participation in REAP translates to such gender-influenced outcomes as increased household financial decision-making by women and increased education opportunities for girls.

### **BOMA Days (May 2015)**

The inaugural DFW-funded BOMA Days was held in Korr from May 13–14, 2015, with 170 REAP participants in attendance—five representatives from each of 29 village clusters and 25 women representing the host location. The main goals were to showcase successful REAP business and savings group strategies, allow REAP participants to learn from each other and from guest speakers, and to build relationships across Northern Kenya.

The women were picked up by BOMA vehicles along three main routes, arriving in Korr by the evening of May 13. The evening was filled with cross-cultural dances, tea and dinner at the tented campsite.

The second day commenced with an opening speech by honored guest Umuro Roba, the County Secretary of Marsabit. Umuro previously worked as the CEO of Pastoralist Integrated Support Programme (PISP), a well-regarded regional NGO. Umuro is a champion of effective governance and is in the forefront of local leaders who are making devolution work for Marsabit County and Kenya.

Following the keynote address, the day’s schedule included a discussion of BOMA milestones, testimonials from REAP business-group and BOMA savings-group participants, additional guest speakers (including Director for Trade Peter Leruk and Korr ward administrator Sarah Omarre), group discussions to share ideas, and presentations from financial institutions (to promote financial inclusion and linkages) and solar-product firms. (For more on BOMA and solar energy, see below.)

By bringing together REAP participants from across the region, BOMA Days accomplished its goals:

- Providing REAP women the chance to exchange cultural, social and business experience with women from different ethnic groups and areas, thus building personal relationships that contribute to our peace-building efforts through entrepreneurship
- Celebrating the difference REAP has made in the lives of women and children
- Showcasing innovative business ideas, plus activities undertaken by BOMA savings groups that are out of the ordinary
- Exposing REAP women to the information, ideas and encouragement of relevant role models
- Exposing REAP women to presentations and products from businesses who could connect with them for mutual benefit



*Above: 170 BOMA business owners gathered in Korr for BOMA Days, sponsored by Dining for Women.*

**Summary:** In year one of the agreement, BOMA launched 36 businesses for \$15,000 as submitted in our original grant proposal. In year two of the funding agreement, we launched 32 businesses for \$15,000, following a budget modification submitted on December 12, 2013 and approved by DFW on January 10, 2014. In year three of the funding agreement, DFW partially funded the launch of 60 businesses in March 2015. These funds were retroactively applied per a budget modification submitted on June 10, 2015, and verbally approved by Veena Khandke on June 18, 2015. With this report, the 2013-2015 sustained funding agreement and 2014 supplemental grant are closed.

### **Have you experienced any significant challenges? If so, how are you addressing them?**

No challenges have been encountered in meeting the objectives of the Dining for Women Grants. In the past year, however, we have made significant progress in solving one of our most persistent challenges: how to monitor and support our Mentors, and gather data in a timely and efficient manner, in the extremely remote and rural area where we work.

### **Making the Move to Digital Data Collection**

Over the past 18 months, BOMA has moved from paper-based data collection to digital data collection – using tablets and laptops to upload data from the field to our cloud-based Salesforce relational



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database. While implementation was often a challenge, this new technology has proved to be transformative, providing a systematic means of collecting and analyzing data to support REAP program monitoring and evaluation, internal decision-making, external reporting, and strategic planning.

In July 2014, all BOMA Mentors and Field Officers were provided with a wireless tablet and extensive training. Mentors now use the tablets to collect business and savings group data during their monthly monitoring visits. The data is uploaded to Salesforce.com, where pre-defined criteria help us to identify under-performing groups. Auto-generated SMS alerts are then sent to Mentors and their supervising Field Officers, so they can conduct targeted field visits and training.

In November 2014, BOMA also piloted digital data collection for its exit survey. We hired trained, independent enumerators to gather the two-year graduation data—instead of BOMA Mentors—to reduce the potential for response bias. Since the tablets used by Mentors have limited capacity, we provided enumerators with more-powerful laptops. Despite challenges with survey logistics and battery life, the pilot was a success, and enumerators again used laptops to conduct our baseline enrollment survey for participants who entered the REAP program in January 2015. The baseline and exit surveys are a key component of BOMA’s rigorous evaluation program, measuring the impact of the REAP program on women over time, and digital data collection will be used for all surveys going forward.

In January 2015, we conducted a Refresher Workshop for all BOMA Village Mentors. The workshop focused on new training programs, with additional training on the tablets for monthly data collection on business and savings group performance by Mentors in the field.

In March 2015, BOMA Field Officers met in Nanyuki for two days of tablet/Salesforce training. They are now able to generate their own reports in Salesforce and check daily on business and savings group performance.

### **Solar Chargers**

Battery life is an important logistical challenge in the remote, rural area where we work. More than 90% of the villages have no electricity, making it a challenge for Mentors and Field Officers to charge their devices. After extensive research, we purchased 29 solar chargers in August 2014—one for each Mentor in the field. The BrightBox chargers, made by One Degree, provide enough power to charge tablets while providing clean, safe solar lighting for our Mentors in their rural homes. This investment has allowed us to collect data in one of the most remote locations in Africa, and has opened the door to some promising collaborations, including the possibility that our BOMA savings groups could use their accumulated cash and access to credit to become retail sellers of solar units. This is an important product in remote, rural regions where most people rely on unsafe kerosene lamps for lighting. One Degree has experience in working with so-called “Last-Mile Entrepreneurs” (LME) in remote, rural markets where distribution and lack of infrastructure is an obstacle. One potential solution would be to



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provide select BOMA savings groups with a “business in a box,” including product, exclusive pricing, and sales and marketing support.

### **BOMA and Women’s Empowerment**

BOMA works in the arid and semi-arid lands of Marsabit and Samburu Counties in Northern Kenya. Residents here suffer from some of the highest poverty rates in the world. According to a 2011 report by the Kenyan Ministry of State, taken together, the seven districts of Northern Kenya had a UNDP Human Development Index lower than that of Sierra Leone, the lowest-ranked country in the world.

According to data gathered by Grameen Foundation’s Progress Out of Poverty Index, 92% of people live in poverty in Marsabit and Samburu Districts and the number of people living in extreme poverty is as high as 82%. When we begin working with them, 99% of BOMA participants live on less than \$2.50 per day (the poverty line) and 88% live on less than \$1.25 per day (the extreme poverty line). In a recent baseline study of 1,755 REAP participants, we found that the average woman lives on a household income of 33 cents per day.

BOMA’s target area, the ASALs, represent the true last mile of extreme poverty and economic isolation. The region’s low population density and complete lack of infrastructure mean there are no large employers and livelihood choices are minimal. Many of the villages where BOMA works are miles from the nearest trading post, paved road, public transportation, school, health center and financial institution. Low population density, geographic remoteness and transportation challenges has meant that residents are largely forgotten by their own government, and only a few NGOs are willing to make meaningful investment beyond food aid or short-term humanitarian relief in times of crisis. As the Ministry of State describes in its *Vision 2030: Development Strategy for Northern Kenya and Other Arid Lands* report, “The defining feature of Northern Kenya is its separation from the rest of the country, which manifests itself in both physical and psychological ways...isolation, insecurity, weak economic integration, limited political leverage, and a challenging natural environment combine to produce high levels of risk and vulnerability.”

Although livestock remains the traditional source of food and income, herding is increasingly unsustainable as the severity of droughts escalates due to climate change. In 2011, the worst drought in 60 years triggered a hunger crisis in East Africa that impacted 13 million people and left an estimated 50,000 to 100,000 dead. The United Nations estimated the cost of humanitarian response at \$1.5 billion.

The UN World Food Program estimates the cost of hunger in developing nations is \$450 billion per year worldwide. Climate change is expected to add another 10-20 percent to the total of hungry people by 2050. Almost half of this increase, 10 million children, is projected to be in sub-Saharan Africa. In Africa and beyond, the drylands are becoming geopolitical crucibles; they pose the threat of humanitarian,





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economic and political crisis, while offering the possibility of far-reaching change. BOMA believes in empowering women to help lead this change.

Women and children are particularly vulnerable to the cycle of drought and famine in pastoral communities, as they are left in the villages—without food or income, often for as long as six months—while the men travel with the herds in search of increasingly scarce water and grazing terrain. The women survive by subsisting on food aid, begging for credit from shopkeepers, and scraping together a small income from menial labor, such as collecting firewood or hauling water.

Historically, Northern Kenya’s pastoral nomad communities share a patriarchal social system. Similar to patriarchal societies elsewhere, men have greater authority in household decision-making and control financial resources and assets (mostly livestock and land). Women are typically not allowed to own livestock, except for a few animals at the homestead. In recent years, women have become further marginalized and disempowered by the ripple effect of climate change and dependence on humanitarian aid. Women also suffer due to the isolated nature of Northern Kenya and the lack of opportunities for income-generating activities in a patriarchal society. And finally, even those women who have managed to develop a source of income lack access to formal financial institutions, making it difficult to keep and transfer money safely.

BOMA’s two-year, income-led approach addresses all of the problems described above. BOMA gives women seed capital, training and two years of mentoring, so they can start a small business and establish sustainable income and savings. BOMA’s holistic program helps ultra-poor women to build a pathway out of extreme poverty by addressing the three inter-related elements that contribute to the cycle of poverty and aid dependency in the ASALs: low incomes, inconsistent cash flows and inadequate financial services for the rural poor. Profits from each REAP business provide a new and diversified income; personal and business savings help women manage to cash flow (for daily needs); and BOMA savings groups help women to plan for future expenses (such as school fees and medical care) and respond to shocks (such as drought or emergencies).

BOMA is currently adding an additional component to its two-year program: We are helping women to establish bank accounts, so they have a safe place to keep their savings. Change is coming to the arid lands of Northern Kenya. As bank agents and mobile networks are established in remote villages, BOMA has developed training sessions that encourage mobile phone ownership and explain the value of transferring money digitally over carrying cash. Where available, our Mentors will introduce participants to bank agents who can facilitate the opening of bank accounts. We expect by 2016 that all BOMA participants will have bank accounts where bank agents are present.

By replacing aid with income and savings, BOMA gives women autonomy—the ability to earn an income and decide how and when that money will be spent. Being able to buy things for their families when they need or want to buy them is often mentioned by participants as a key change in their lives.

In April 2015, BOMA was chosen as one of 45 finalists—from 1,700 applications—invited to submit a full proposal for the Gates Foundation “Grand Challenge: Putting Women and Girls at the Center of Development.” The Gates proposal will allow us to build on the initial findings of the DFW-funded

experimental economic study by further investigating, measuring and documenting how participation in REAP translates to such gender-influenced outcomes as increased household financial decision-making by women and increased education opportunities for girls. In addition, the growing opportunities for women in the African ASALs to connect to formal financial institutions – so they can save and transfer cash safely – would be an important element of program design and study.



*BOMA Mentor Jane Korole leads a training session for REAP participants in Korr. Photo for BOMA by David duChemin.*

### **Has the timeline for the program changed from the original funding application?**

See above regarding the approved June 2015 budget modification: Funds received in May 2015 were retroactively applied to REAP businesses launched in March 2015.

### **Has funding changed for this program?**

No.

### **How much of the original DFW restricted funds have been disbursed and how much remain?**

All of the DFW funds have been disbursed.



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**Is your organization or program situation different than presented in the approved proposal? For example, new executive director, significant program staffing changes or NGO affiliation, loss of large funding, or other significant changes?**

BOMA continues to grow, building organizational capacity and adding new staff who can help us achieve our ambitious goal of reaching 100,000 women and children by 2018 and scaling our poverty-graduation program across the drylands of Africa. Key new hires in recent months include:

**Kenya Country Director:** Following an extensive global search, Jim Anderson recently joined BOMA as Kenya Country Director, overseeing all Kenya operations. Jim first went to work in Africa as a Peace Corps volunteer in the Congo (Zaire) 40 years ago. Since then he has returned to Senegal to manage the West Africa Region for Chase Manhattan Bank, to Rwanda to conduct economic research in the agricultural sector with The National University of Rwanda, and most recently to Burundi as Director of Finance for One Acre Fund. In between Senegal and Rwanda, he fulfilled his passion as an entrepreneur, building several successful financial services businesses in Silicon Valley. Jim is a Director of myAgro, a firm providing services to small plot farmers in Mali and Senegal. He is a Certified Financial Analyst and holds a BA in Math from SUNY New York, an MBA from The American Graduate School in International Management (Thunderbird) and a MS in International and Development Economics from the University of San Francisco.

**Director of Strategic Partnerships:** Jaya Tiwari has over 15 years of experience in nonprofit management and fundraising. Prior of joining the BOMA Project, Jaya served as the Executive Director of South Africa-Washington International Program in Washington, D.C., the Executive Director of Suffolk Partnership for Healthy Community in Suffolk, VA, Director of Global Health Programs at Physicians for Peace in Norfolk, VA, and the Director of Research for Physicians for Social Responsibility in Washington, D.C.

**Training Manager:** Christine Muuthia comes to BOMA after working for ten years in Northern Kenya with Practical Action and Rural Focus. Skilled in community training, using participatory methodologies as well as presentations, report writing and project planning and monitoring, Christina has a BS from Egerton University and a Masters in Project Planning and Management from the University of Nairobi. Her responsibilities include training the BOMA Village Mentors and developing training modules for REAP participants in business skills, savings and financial literacy.

**Blog-style summary of impact**

**“All My Children Will Go To School.”**

For Nabolu Lenure, education is the top priority. So she uses income, savings and loans from her BOMA business to pay for tuition and uniforms for her children. Three are in elementary school. Three are in secondary school. The oldest is in university, and she couldn't be more proud.

“I've never gone to school, so I don't know how to read or write,” she says. “I didn't get that opportunity. Now it's time to give this opportunity to my children. All my children will go to school.”



Nabolu entered an arranged marriage at a very young age, exchanged by her parents for 10 cows. Her husband is a herder, and he's often away with the livestock for weeks or months at a time. It's up to her to support her nine children when he's away. She and her BOMA business partners operate a kiosk in Karare, where they sell basic food staples and milk.

"I'm working hard for this BOMA business," she says. "It's difficult, but we've learned a lot of things. And we will see the fruits when our children complete school and get good jobs."

Like mothers around the world, Nabolu is willing to work hard to change her own life – and to build a better life for her family. She just needed an opportunity.

BOMA gave Nabolu the basic tools of economic empowerment, and she put those tools to remarkable use. She's not alone: One year after launching a BOMA business, household spending on education has increased from 400 Kenyan shillings per month to 4,000 per month. At three years, school enrollment has increased by 78 percent.

To hear her story of hard work and success, go to: [https://youtu.be/PbCMwF\\_GgjU](https://youtu.be/PbCMwF_GgjU).



*Nabolu Lenure and her daughter. She and her BOMA business partners operate a small kiosk in the village of Karare, where they sell basic supplies and milk.*





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## **BOMA Impact: Recent Statistics**

Against a backdrop of failed humanitarian aid efforts and few to no peers working in its target geographic regions, BOMA is proving that a poverty graduation program that targets women can lift families out of extreme poverty in the African ASALs.

By helping groups of women to start a small business and establish savings as part of BOMA's poverty graduation program, women are able to feed their families, pay for school fees and medical care, accumulate savings, survive drought and adapt to a changing climate. REAP's impact is transformative:

- 99% of BOMA businesses are still in operation, generating income and savings, at one year, and 97% are still in operation at three years (2012 impact evaluation and 2014 graduation reports)
- Consumption spending increases dramatically (2014 graduation report)
  - 90% increase in expenditures on food
  - 132% increase in expenditures on education
  - 195% increase in expenditures on health services

## **Business value and productive asset wealth**

One measure of success for participants in BOMA's poverty graduation program is an examination of REAP business values. This is found by taking the sum of their business assets: inventory, working capital, savings, accounts receivable (customers who made a purchase on credit and still need to repay), equipment, and any other business-related expenses. Businesses that are currently exiting the program have received a total cash grant of KES 12,300 at program inception (we have steadily increased the grant size over the years), and the most recent exit report shows that the average business value almost triples in size from the initial cash grant.

- In our most recent exit report on business performance in November 2014, the average BOMA business value is KES 33,109, demonstrating a growth rate of 169%.
- Businesses at the three-year mark (one year after graduation, following a cash grant of KES 11,500 at launch) continued to experience significant increases in business value, with an average increase from baseline to three years of 362%.

## **Livestock ownership**

Since the 2011 drought, the livestock industry has experienced brief dry seasons but no severe droughts. Livestock prices have also increased significantly, representing a valuable source of income for women. BOMA participants are breaking down some of the cultural barriers to livestock ownership and are taking advantage of the increased opportunities for income by buying and selling livestock.

Tropical Livestock Units (TLU) are a standardized way of measuring the size of a mixed livestock herd: 1 head of cattle is equivalent to 0.7 camels, 10 sheep/goats, or 2 donkeys. In the November 2014



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graduation report, there was a noticeable increase in the mean TLU among BOMA business owners: The percent increase was 153% above mean value at baseline.

### **BOMA savings groups**

BOMA savings groups reach women who are rarely served by mainstream financial institutions, serving as an important source of cash and credit for long-term planning and coping with financial shocks. At weekly meetings, members deposit savings and take loans. In the process, they build commitment, discipline and an ethos of mutual assistance. Maximum transparency, a profitable structure for saving, access to small loans, and an annual lump sum of capital are the hallmarks of the BOMA savings group methodology. The outcome: financially and socially empowered groups of women who manage themselves as informal financial institutions.

- Participants report an average of KSH 13,099 (\$147) in individual savings (which includes savings at home, at their BOMA business group, and with a BOMA savings group, among other selections).
- At exit, 97.55 % of women reported currently having savings with a BOMA savings group. Of these women (556 out of 614), their average BOMA savings was KSH 7,499 (\$84).
- Of the 616 respondents, 9 have savings with Mpesa, 25 have savings with other savings groups and 22 have savings with a bank.

In a recent examination of savings group lending, the primary reason for loans was business expansion (55%). School expenses (22%) and medical expenses (15%) were the other most frequently cited reasons for loans.

### **Graduation from extreme poverty**

At program exit, REAP participants were said to have “graduated” from extreme poverty if they demonstrated achievement across at least four categories—two of which were compulsory (Sustainable Livelihoods and Shock Preparedness) and another two of the three remaining categories (Food Security, Durable Asset Ownership, and Human Capital Investment).

The composition of participant achievement across BOMA’s five graduation categories has consistently painted a picture of broad-based success. In a recent exit survey of participants:

- 100% of participants met at least one of the two food security-related criteria
- 99% met the household assets benchmark
- 98% of businesses are still in operation at two years
- 98% of participants have savings and 90% have at least KES 4,680 (54.37 USD) in liquid assets or savings
- 99% demonstrated a commitment to long-term investments in health and education, including sending more children to school, spending at least KES 33 per person per month on fees and medical bills, or enrolling in an adult literacy program.



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As the final definition of individual participant success, BOMA's overall graduation rates, using the criteria above, fall in the 86% to 96% range, based on graduation reports on participants who exit the program two or three times per year (January, May and October 2013, May and November 2014). The next graduation report will be based on groups that exit the program in May 2015.

For more on BOMA's impact, go to our Website, where you can download PDF copies of our studies: [bomaproject.org/monitoring](http://bomaproject.org/monitoring).

### **Message to Dining for Women Members**

From 2009 through 2014, Dining for Women has supported the establishment of 240 sustainable, women-led businesses in Northern Kenya in partnership with The BOMA Project: 60 businesses in 2009 under our previous five-women per-business model, and 180 in successive years (2011, 2013, 2014 and 2015) under our current three-women per-business model. This means that 840 women – the poorest of the poor, the women most vulnerable to the devastating impacts of drought and climate change – are now earning a sustainable income and savings, so they can pay for food, medical care and school fees for more than 4,200 children. In a remote part of the world where many people see only disaster, we see success every day.

We're motivated by women like Ndorogo Ngoyoni, leader of a BOMA business group in the nomadic village of Marmar near Kargi, who told us, "We used to just sit around and do nothing. We would go and ask for credit. I could spend the whole day begging for a cloth on credit but now I have mine. 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. You opened our eyes and our BOMA Mentors are always here with us. They keep us awake. We will not go back to sleep." We are grateful to the energetic, committed and passionate Dining for Women members who are changing the lives of women like Ndorogo in one of the poorest, hardest places on the planet.

**For more information about The BOMA Project, go to [www.bomaproject.org](http://www.bomaproject.org) or call 802.231.2542.**