

# BOMA

**Mandate:** BOMA's mission is to empower ultra-poor women in the arid and semi-arid lands (ASALs) to establish sustainable livelihoods, build resilient families, graduate from extreme poverty, and catalyze change in their communities.

## **Graduation Lessons Learned:**

1. Opportunities to improve our programming to not only enable participants to get out of extreme poverty but also position them to take up other economic and community opportunities.
2. Putting in place strategies from the beginning to ensure gains from participating in REAP are sustained after exit. This includes market assessments to identify high potential business opportunities and market linkages, as well as financial linkages (including registering savings groups with local government) and other opportunities that support REAP graduates to grow their businesses.
3. The importance of addressing women's economic empowerment broadly, not only income generation.
4. Putting in place activities that build social capital, which create spillover effects and spur broader community impacts behind household interventions BOMA has opportunity to leverage participants' increased role in household decision making to positively influence their communities.
5. The importance of basic literacy and numeracy skills to support sustainability of businesses and savings groups, greater access to information and services.

**Scale:** BOMA's current work is focused in the Northern ASALs counties. Currently, in Kenya, BOMA's graduation program is covering six Northern counties (Marsabit, Samburu, Isiolo, Wajir and Garissa). BOMA is doing direct implementation of graduation in three counties (Marsabit, Isiolo, and Samburu), and providing technical assistance (TA) to Mercy Corps to adopt and scale BOMA's model and the graduation approach in Turkana, Wajir and Garissa as part of the USAID Feed the Future Kenya Livestock Market Systems program. Beyond Kenya, BOMA has a five-country Memorandum of Understanding with Mercy Corps to scale the graduation approach across East Africa, and is part of a USAID Food for Peace consortium with Catholic Relief Services (CRS) Uganda to launch a graduation pilot in Karamoja with TA services to CRS-Uganda.

**Budget:** BOMA's team is composed of 139 staff; 131 based in Kenya and 8 in the U.S. BOMA's FY 2019 budget is \$4.5 million.

**Beneficiaries:** To date, through BOMA's graduation program, we have helped more than 130,000 women and children break the intergenerational cycle of extreme poverty.

**HQ:** In Kenya, we currently cover six Northern counties through graduation programming (Marsabit, Isiolo, Samburu, Turkana, Wajir, and Garissa). BOMA is also providing technical assistance to Mercy Corps and CRS-Uganda to scale the graduation approach beyond Kenya, starting with a replication pilot in Karamoja, Uganda. BOMA is a U.S. nonprofit and Kenyan NGO with offices in both countries. BOMA's US headquarter is in Manchester Center, Vermont and Kenyan Head Office is based in Nanyuki. Kenya-based field offices are located in Isiolo, Samburu, Marsabit.

**Initiation:** BOMA has worked in Kenya since 2006.

**Graduation work:** BOMA is recognized for developing an innovative, gender-focused, group-based poverty graduation model for the extreme-poor women in the ASALs, the **Rural Entrepreneur Access**

**Project (REAP).** This two-year program offers a sequence of interventions that help the poorest and most vulnerable women gain financial literacy, receive two years of mentoring in businesses and life skills, and through a cash grant provided by BOMA, start small businesses to earn an income and establish savings, connect to market, value-chain activities, formal financial services, and build their resilience to shocks and strengthen social capital.

To date, BOMA has reached more than 130,000 women and children through the graduation approach and has helped establish more than 6,000 diversified businesses and 1,030 savings groups in Northern Kenya. [Our recent impact data shows that, from baseline to endline, REAP participants achieve:](#) a 79% increase in household income; a 1,748% increase in savings; a 154% increase in annual school expenses; and an 85% increase in annual medical expenses, and 21% increase in girl child school enrolment. At program exit, 99% of BOMA business were still in operation and had an average business value of KES 51,633 (~USD 514). A recent longevity study assessing sustainability of BOMA participant livelihoods 3-5 years after graduation revealed 81% of respondents (operate and) receive at least one source of income from a business, respondent households have a diversified income with an average of three sources of income, and five-year after the end of the intervention, household income is 13% higher than at endline.

BOMA has one of the lowest total direct cost-per-person Graduation programs at \$399. The \$399 cost for the two-year program covers all field and staff expenses including the cash transfer, the training and mentoring, the savings group formation, and all program monitoring. This investment for each participant results in a monthly income of \$86 or \$3,096 over three years from a BOMA business. This figure for direct implementation is further reduced as BOMA scales via technical assistance to partners.

BOMA is a global pioneer in the use of technology to drive impact. We have invested in technology and cloud-based databases to improve the gathering and managing of information for monitoring and evaluation assessments in the remote context of the arid lands. BOMA uses a powerful new Salesforce-based digital platform, [Performance Insights](#), which allows BOMA to track the performance of participants, businesses, and savings groups and effectively monitor remote field staff performance. The platform provides real-time information on participant and field staff progress, from participant targeting to achievement of poverty graduation criteria, through survey monitoring, system alerts for targeted rapid response, key performance indicators, and field staff performance indexes. Performance Insights also allows for efficient data upload from the field and the generation of user-friendly reports that inform faster data-driven decision-making and feedback loops. It can be customized to programs and partners and has potential to provide predictive analytics to drive future performance and impact.

BOMA is rapidly scaling its approach by building strategic partnerships with large NGOs and providing them technical assistance to implement REAP. BOMA is collaborating with Mercy Corps to scale REAP and the graduation approach in East Africa and currently providing TA to Mercy Corps to replicate REAP in three counties in Northern Kenya, reaching more than 5,000 households (in partnership with USAID's Kenya Livestock Market System program). BOMA is also providing TA services to Catholic Relief Services to expand REAP in Uganda as part of USAID Food for Peace consortium.

BOMA has a successful track record of providing NGO partners technical assistance to replicate REAP. This includes providing tailored project design, customizing and implementing monitoring, evaluation and learning (MEL) plans and training materials, and providing ongoing support, guidance and quality program assurance throughout the implementation period. BOMA leverages its Performance Insights data platform for partners' adaptive program management and learning.

**Future plans:** By 2022, we aim to lift 1 million women and children out of extreme poverty through the graduation approach. BOMA is currently scaling its poverty graduation model through three strategies:

**Direct implementation:** BOMA is directly implementing REAP in Marsabit, Isiolo, and Samburu counties. The direct implementation is carried out through a regional unit, comprising of a Regional Manager, a

Monitoring & Evaluation Officer, Field Officers, Mentors, and administrative staff to support the ongoing program activities. BOMA's regional units serve as testing grounds for adaptations and refinement of our model, training and immersion centres for new replication partners, and site visit locations for partners and donors to see the model at scale.

**Strategic partnerships with large NGOs:** BOMA has determined that directly implementing REAP by establishing new offices and field operations in new locations is not a cost-effective path to scale. Building strategic partnerships with other large NGOs will allow BOMA to leverage partners' field infrastructure and knowledge of the local context for rapid scale. BOMA has signed a regional Memorandum of Understanding with Mercy Corps to scale REAP and the Graduation approach in East Africa. Building on an initial pilot, Mercy Corps is replicating REAP through BOMA's TA in three counties in Northern Kenya-Turkana, Wajir and Garissa. BOMA is also expanding REAP in Uganda through a partnership with Catholic Relief Services (CRS). A CRS Uganda-led consortium has secured a multi-year grant under the USAID Food for Peace Program to help CRS Uganda pilot and replicate REAP in the highly food-insecure region of Karamoja. BOMA is building out its partnership strategy to expand TA to large NGOs throughout the region.

**Government adoption in Kenya:** Ultimately, BOMA sees the biggest opportunity for scale and sustainability through government adoption and integration of the graduation approach into the Government of Kenya (GOK) social protection system at the national and county level. BOMA is currently implementing a GOK/IFAD funded pilot in Samburu County that's reaching 1,600 households. The pilot is aimed at determining the viability and direction of government adoption of the graduation approach as a national social protection strategy.

### Where do you hope your organization will be in 5 to 10 years?

Our goal is to reach 600,000 ultra-poor women and children in Kenya by 2020 and 1,000,000 women and children by 2022 through direct implementation and strategic partnerships with the GOK, county and national government structures, and large NGOs.

As a learning organization, BOMA is continually learning and adapting. Key research and learning areas BOMA has been testing is: gender intentional programming as part of graduation approach, increases in social capital and household decision making for women as a result of their financial empowerment through graduation (funded by the Bill and Melinda Gates Foundation's Women and Girls at the Center of Development Grand Challenge grant), barriers to financial, digital or otherwise, inclusion for last-mile, rural, illiterate/semi-literate women, child-level impact and child labor in participating households, testing group vs individual graduation approach, layering of the graduation approach over other social safety net programs targeted to ultra-poor households (e.g. life cash-transfers, livestock insurance, etc), mentorship delivery models, graduation in fragile/post conflict state setting.

BOMA's current two-year, gender focused poverty graduation model which includes the following steps:



The Building Blocks of BOMA's Graduation Model

Since its inception, BOMA has constantly tested and refined its model. Working closely with funders and partners such as the GOK, the World Bank, DFID, USAID and the Gates Foundation, BOMA is continuing to explore and evaluate how to scale graduation program in Kenya and across Africa.

BOMA implemented the first DFID-funded graduation project in Kenya as part of the DFID Arid Land Support Programme (ASP) portfolio (between 2013-2016) reaching 24,000 ultra-poor households in Marsabit and Samburu. The evidence of impact and learning from this work was widely shared with donors, policymakers and ASP grantees. BOMA co-hosted the first Graduation Learning Event and Policymakers Workshop in Kenya in 2016, in Nairobi. The event was co-hosted by BOMA, DFID, World Bank/CGAP, IPA and Kenya Vision 2030. BOMA is deeply engaged with the local county governments in Marsabit, Samburu and Isiolo counties, and also with DFID, World Bank, GOK, IFAD, Gates Foundation, USAID and social protection policymakers. Through the GOK pilot in Samburu, BOMA regularly hosts and engages with a wide variety of Kenyan national and stakeholders, including exploration of linkages with other government and private sector actors to support sustainability and exit.

In partnership with the University of California and the International Livestock Research Institute, BOMA is conducting a study to explore the effects of poverty graduation on its own and the combined impacts of poverty graduation and Index Based Livestock Insurance to see if the two programs together create sustained outcomes on income, food security, and savings and prevent participants from backsliding during drought. Within this project, BOMA will provide a 24-month REAP program to 2,100 ultra-poor women across seven districts in Samburu North. BOMA is currently working with Global Development Incubator (GDI) to design and advance to county level government adoption of graduation in Kenya.

BOMA is focused on scaling the graduation approach in Kenya, and beyond, in partnership with NGOs and government partners to reach 1,000,000 women and children escape extreme poverty by 2022. Part of this goal, BOMA is building strategic partnerships with large NGOs and government partners to help co-design and co-create graduation projects that leverage existing infrastructure and contextual knowledge and strengths of partners for rapid scale in Kenya and across Africa.