



Turning

DREAMS

into

REALITY

Annual Report 2015-16



Message from Uthara Narayanan, *Chief Changemaker, Buzz India*

# It's been a year of learning & new beginnings





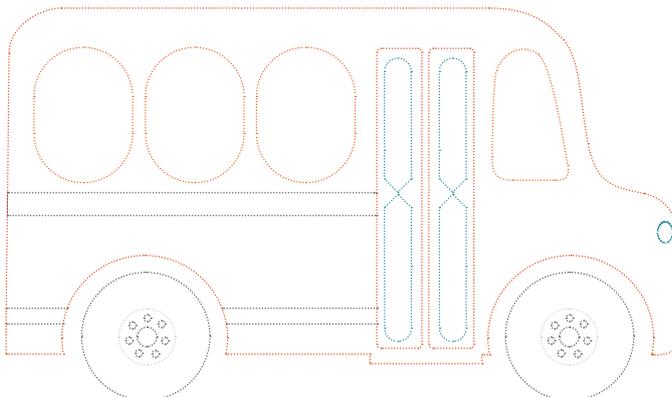
When we entered this New Year, I was the Changemaker cum operations manager cum fundraiser cum do-whatever-comes-my-way person. But this could definitely not continue. Buzz is growing. The impact is palpable and the call for scaling up was loud and clear. I now wanted to share Buzz India with others who could identify with its vision and share the dream of Buzz.



We decided to take a multi-pronged approach to the changing times – with people, infrastructure, communication channels and a goal that will make us all wake up with a purpose every morning. We began with hiring an Operations Manager and our Management team also grew. We did make some wrong hires, but those are learning experiences that we wouldn't trade for anything else. We bought two new buses to expand our geographical reach and make ourselves available for more women. We conceptualized and commenced a Newsletter for the women we trained, Buzz Patrike. We conceptualized the

Buzz Gelathi programme which will create empowered women leaders in the community who will lead a long term behavioural change. To top it all, we have set ourselves a goal to reach 1 million women by 2025. A big dream and we are chasing it with great energy and enthusiasm.

A big thank you to this year for being the platform on which we have made big decisions and created big dreams.





# Buzz India:

## COMBATING POVERTY BY EQUIPPING WOMEN WITH FINANCIAL & LEADERSHIP SKILLS

Bhagyalakshmi, a daily wage labourer and a farmer, of in Appasandra in Hoskote District is today confident that she has the capability to repay her huge debt of 15 lakhs. Rajeshwari, perhaps the fastest entrepreneur we have seen, started a snacks business in her village within 7 days of attending our training. We are creating such stories every single day, helping women come out of poverty and helping them believe that their lives can be made better.

We at Buzz India, go into villages, to rural women's doorsteps to deliver a

customized program that trains the women in financial & leadership skills. We started this initiative in 2012 with an on-field research has shown that one of the primary causes of poverty in rural Karnataka is financial mismanagement. Women lack financial literacy and have very poor to non-existent saving habits. Women who manage household finances pay little attention to their spending habits; they cannot account for their expenses and therefore have no awareness about unnecessary expenditure. They lack basic financial knowledge related to daily money management, profit and savings. This has led to increased dependence on private money lenders which keeps them trapped in the cycle of poverty.

We believe that improving financial literacy among rural women will help them address these challenges by changing their behaviour towards money. We bring about a drastic behavioural change by giving them financial awareness.

### THE BUZZ BUS – THE TRAVELLING CLASSROOM

The training is delivered from a bus that goes into villages to conduct sessions for the women at their doorstep, addressing the challenges of opportunity, accessibility and affordability. Powered by solar panels on its roof, the bus is equipped with a projector, an audio system, a foldable canopy and chairs. Why a bus? The bus nullifies the constraints of space required for organizing the trainings. All we need is an open space under the sky to help the women overcome poverty.



The program targets women at the base of the pyramid and:

- introduces them to book-keeping and the concept of saving
- encourages them to increase their savings with better methods of daily money management

- trains them in goal-setting and marketing
- equips them to become self-sufficient entrepreneurs
- helps setting them free from the money-lender trap

Post training, the women start paying attention to their finances and develop the habit of saving. They start approaching formal financial institutions for their financial needs. They gain an improved control on their finances, which helps them become self-reliant and capable of pursuing larger dreams.

## THE BUZZ METHODOLOGY

**WHAT WE DO:** Deliver Training on Financial Management, Entrepreneurship skills, Leadership skills to Low Income Women

**HOW WE DO:** We Drive a in a Well Equipped Bus to the Villages and Train on Financial Management

**WHAT WE ACHIEVE:** Financial Literacy, Women Empowerment, Community Development, Poverty Alleviation

We deliver our program to rural women in the villages of Karnataka at their doorstep through a travelling bus. Our bus goes to the villages and sets up a training space for

30 women in every session. The program includes modules on communication, book-keeping, daily money management, debt management, goal setting and savings and is designed to engage both the literate and the illiterate population. The program is delivered in two 3-hour sessions with a week's gap between the first and the second session. Women learn about financial management and entrepreneurship through training modules, peer interactions, role plays and games. Post training, we establish a strong connect with the women that enables in long term behavioural change.

### Here is a gist of what we do:



*Our Customized bus goes into villages*



*We train women for two half days (3 hours each)*



*We engage with trained women for a long term to help them make behavioral changes and reach their goals*



*One-on-one engagement through Buzz Gelathi (friend)*



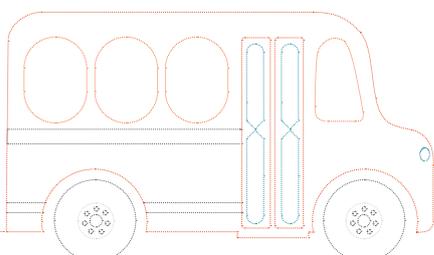
*Automated phone messages*



*Newsletter with success stories & financial information*



*Events to share knowledge and celebrate success stories*





## THE IMPACT REPORT - 2015-16

We started off 2015-16 with the amazing track record that we established in 2014. In 2014-15, we delivered 112 training sessions, reached 2977 women and covered 54 villages in the southern Indian state of Karnataka. This gave us the confidence to rev up our activities in 2015 and punch above our weight – The result, we quadrupled our impact! We have reached 8,000 women!

### IT'S NOT JUST ABOUT THE NUMBERS – IT IS ABOUT THE DEPTH OF THE IMPACT!

Our satisfaction does not come from just the numbers, but the change that we have been able to bring about. We conducted a field survey to study the impact and here are the results:



[The survey population included homemakers, daily wage workers, agricultural labourers and micro-scale entrepreneurs (tailoring, neighbourhood grocery stores, dairy farming, sericulture, poultry farming, vegetable vending etc). The women were between 18 and 50 years old.]



**13,000 women trained, 50,000 lives touched till date**



**14% of women we train become entrepreneurs**



**115% increase in savings**



**95% moved away from money lenders to borrow from formal institutions**



**61% availed a new loan for assets or business (not consumption)**



**Better Communicators, Courageous, Problem solvers**



# What helped us scale?

Both in terms of numbers and depth of impact, we implemented a host of holistic pre and post training activities. Here is a gist of what we did in 2015-16:

## WE STRENGTHENED OUR POST-TRAINING CONNECT THROUGH THE BUZZ GELATHI PROGRAMME

From the beginning, we were clear about one thing – we are not going to just impart trainings and disappear from the villages. What we want is not mindless addition to the number of women we train. At the outset, we wanted to create a visible impact on the financial situation of rural women. We wanted long lasting behavioural change in the way the women handle their finances that will eventually extricate them from poverty. In the long run, we wanted to be that friendly support system in their journey to overcome challenges, and reach their goals and dreams. So, we decided to be a constant force in their lives, post the training.

Initially, when the number of women we trained was low, it was easy for us go back and meet them, take post-training feedback over phone and stay in touch to know how the women fared. But as the numbers grew, we felt the need to have some anchors on the ground. We could have hired someone for this job, but no, this is not a job, there

is more to it. We figured out that our larger goal should be to create local leaders and influencers within the communities who will become problem solvers.

But how do we empower the community, how do we foster leadership skills within the community? Our brainstorming sessions came up with the concept of Buzz Gelathis or Buzz Friends – women leaders from within the community. A Buzz Gelathi is someone who has proved that change is possible and achievable. She becomes a role model and a dependable help for the community to face their challenges and find local solutions.

Soon, we started identifying the potential Buzz gelathis from the villages. We were surprised at the success stories that we found – numerous and inspiring. We chose the potential leaders from among the women who underwent our regular training. These women had proved that poverty can be beaten and they were



**The Buzz India program has transformed my life so I want everyone to**

**reap its benefits. When I came to the program, I had just lost my dad and my family was in dire straits. I had to borrow as small an amount as 10 rupees. Today, I have no loans, I've managed to save, I bought a cow and I'm earning some money from dairy farming. I want the other women to experience this feeling – of earning and spending money without having to ask for it."**

**Prathima  
Agrahara Hosahally village in  
Malur**

confident about their ability to improve their lives. We couldn't have better ambassadors than these women. We chose the Buzz Gelathis to:

- Support and motivate the women
- Act as bridge between Buzz and community
- Create trust and ongoing dialogue in the community
- Define priorities and new initiatives that are needed for the community
- Discuss and collectively find solutions for the financial problems of the women

Through the Buzz training we created an eco-system of women who are individual problem solvers in their own lives. Now, through the Gelathi programme, we are equipping women to become community problem solvers. We organized training and orientation programmes for the Gelathis to hone their leadership skills. The capacity building trainings

for the Gelathis will continue over the coming years.

Since we started the Gelathi programme and it has been heartening to see the way things have shaped up. We have seen how the Gelathis have evolved as community leaders and have created a support system for the community. For us at Buzz India, it is gratifying to see the movement of financial independence being owned by the community itself.



## We strengthened our post-training connect through the Buzz Gelathi Programme

### WE STRENGTHENED OUR PARTNER NGO NETWORK

To reach out to the women on the ground we tie up with other NGOs who have strong field presence. Through them we mobilise the women for our training programme. These NGOs become the core channel through which we are able to reach the women and organize trainings on a regular basis. Our partners include - Grameen Koota, Myrada, Dhan

Foundation to name a few. We established a new partnership with Saadhana Education and Rural Development Society in Gubbi village in Tumkur region to strengthen our reach in the area. Saadhana is a registered society that works towards creating SHGs (self-help groups) and JLGs (joint liability groups) and linking those to financial institutions

for banking and credit facilities. Saadhana is now helping us in community mobilization to deliver our training to the women they are working with.

In total, we now have a partner network of 10 NGOs and governmental organizations who helped us and continue their support to deliver the Buzz India programme.

## NEW MINDS JOINED OUR CREW OF CHANGEMAKERS

As our goals got bigger, we needed more and more inspired changemakers to help us create the impact on the ground. We expanded our team to include an Operations Manager, who brings several years of grassroots and managerial experience to our project. We have added two new trainers to the team. Each trainer increases the impact level by training 60 women every single day.



## WE STRENGTHENED OUR INFRASTRUCTURE BY ADDING TWO NEW BUSES TO OUR FLEET

For Buzz India, the training bus is significant in helping us drive in the change. Each bus travels over 100 kms per day to reach the remotest of villages, at the doorsteps of the women and help us deliver the trainings. Since the buses

are fully equipped, we do not have any dependencies on the villages to deliver the trainings. To reach more women and to expand our geographical footprint to include urban Bengaluru, we added two new buses to our fleet.



**I sat down my husband and spoke to him about our goals after I**

**attended the Buzz India program. I asked him 'If we continue to live like this, who will educate our children? Where will we find the money to fund their college? Do we want our children's future to suffer because we can't manage our finances?' He listened to me. He doesn't drink anymore. He too has started saving some money and now I don't have to hide money from him to save it.**

**Chandrakala  
Malur village**

## WE RESTRUCTURED OUR OPERATIONS MODEL

In December 2015, we shifted all operations to Tumkur to align with our revised strategy of focusing on depth as well as breadth while scaling operations. We also changed our operating model from one trainer per bus to two trainers and will soon maximize

this to three trainers per bus. This restructuring will help us maximize resource utilization while bringing down operational costs.

## WE RECEIVED A GRANT FROM CITI FOUNDATION

For the second year running, Citi Foundation has chosen to support Buzz India's Self-Shakti program. The grant amount was raised from USD 50,000 the previous year to USD 75,000 this year. The grant will

help us deliver the Self-Shakti program to 6000 women in 2016-17 and promote financial inclusion at the rural grassroots in Karnataka. We also have received funding from the Aditya Birla group.

## YEAR AHEAD

For the year ahead, we have planned to increase our people power, our infrastructure and our geographical reach. We will be adding two new buses to the fleet and 8 new trainers. Apart from increasing our

reach intensely in the districts of Kolar and Malur, we will start operations in Bangalore to reach out to urban poor. Women living in the slums of Bangalore city will be our primary target beneficiaries.

## MISSION 2025 -1 MILLION WOMEN - OUR IMPACT IS PUSHING US TO DO MORE!

Our simple two half day training has miraculously changed the fortunes of 15000 low income women in the last four years. We got to see how the training changed their lives, we got bitten by the urge to do more and impact many more lives. There are 3 million low income women in the state of Karnataka, India. We want to impact 1 million women by 2025! A tall order that is and we are taking up a massive scale-up challenge!