

Activity Report 2018-19

Buzz believes that the lack of access to money is not the only cause of poverty. Their adverse financial situation is compounded by their lack of knowledge about financial management, skills to run businesses, tools to solve problems and belief in their own capabilities. Buzz solves these problems by making knowledge, skills, and tools available for economic, psychological and social empowerment through an innovative model. Our mobile academy buses reach the remote villages to train women in finance, entrepreneurship, and personal development, followed by a long-term behavioural change intervention.

In the year 2018-19, Buzz has trained 25000 women. In the last seven years we have cumulatively reached 45,000 women in the state of Karnataka. Our survey results show a 115% increase in the savings of the women post Buzz's intervention. 95% of these women shun money lenders and choose services of formal financial institutions while 20% of them have become entrepreneurs. Our women have become entrepreneurs, leaders, financially independent confident women and much more.

Impact Survey Results

An extensive annual survey was conducted to assess the impact of the programme. Evaluation is based on an annual random survey of the trained population to assess impact. It is also based on impact assessment by the Buzz Gelathis, Community Anchors, on the field. The Gelathis met the community of women every month to complete specified tasks with the women (eg: gather survey data, record success stories and challenges, distribute newsletter, etc) and provided valuable insights into the impact of the Self-Shakti project. Impact is assessed against the objectives of the project.

Here are the salient points from the survey:

Financial Knowledge

The effectiveness of the training is demonstrated through knowledge retention. The study attempted to understand the retention level of the knowledge gained from Buzz training, after the women have attended the training sessions. To assess the level of understanding the respondents were asked to answer a set of questions that tested their knowledge on planning of expenses, recording of household expenses, identification of difference between want and need, identifying the difference between type of loans, numerical ability, financial calculations and interest calculations.

Goal setting

Buzz considers that establishing a goal, understanding the process of tracking and being aware of the issues that come in the way of achieving the goal is the first step for the woman to feel confident about themselves. 89% of the women respondents indicated that they have developed a Goal for themselves. Follow up of goals forms an essential milestone of the goal achievement road. 62% of the women reported having followed or tracked their goals.

Loans:

The session on Loan Management covers the aspects of loans, repayment, credit worthiness, credit utilization and understanding of assets and liabilities. The intent is to make women aware of the need to take loans from formal institutions and move away from money lenders who historically have exploited the poor. The women are informed on the necessity of developing a repayment habit that keeps their credit worthiness and makes them eligible for higher amount of loans. The effort is not to get the women in debt trap but make them aware of the basics of loan management and vital parameters to assess before availing loans.

87% of the women have moved away from money lenders as a source for loans. The data indicates that 68% of the loans taken by women from any source can be categorised as productive loans and 32% as consumption loans. 32% of the women have reported adding capital for business expansion post the training.

Impact Stories

A Leap in the Life of a Self-Made Woman

“If you come to my village and ask my name, everyone knows me. I’m famous in my village. I have made a name for myself”, says Gowri of Andrahalli, beaming with pride. It’s no small feat for a woman of 35, who had to stop her education in 7th class and lost her parents early in life, to build her life in a way that she becomes a role model for others.

A few years ago, Gowri was working as a labourer in a local garment factory. “A full day’s hard work gave me just Rs 200. My husband is an auto driver and we struggled to make ends meet. I wanted this to change this and I decided to teach myself to become a tailor. I learned to stitch by removing the stitches of my blouses, followed the lines of the clothes to make cuttings on paper, and stitched new blouses. Today I can stitch clothes to perfection. I also picked up skills to become a beautician.”

When she came for Buzz India’s training, Gowri was tailoring and giving simple parlour services at her home. She had ideas to scale up and the training came at the right time to give her the courage to start a shop of her own. She cut her expenses, started saving money, started recording her income and expenses. This gave her the confidence that she can have control over her finances and taking a loan to start a shop will be a risk that she will be able to manage.



“My husband is proud of me. People look at me with respect. They give credit to the fact that I built it all by myself. I have never taken any formal training nor do I have any certificate to prove my skills. My biggest strength is my courage”, says this incredibly admirable woman.

Even if Gowri hadn't attended Buzz India's training, she would have definitely achieved great heights. Our happiness is that we were able to help her take a big leap in the course of her journey towards prosperity. We want to give women like Gowri opportunities that they truly deserve.

When Poverty Is Not Just about Money

"It's a blessing for poor people like us to have you in our house", said Savita, our Gelathi in Urukere village, to our team who visited her house. Our team wondered what Savita meant when she referred to herself as poor - she lives in a well-furnished two storey house. She is definitely not poor, we thought. Savita had some learning to give us.

Savita got married at a very young age. She had to discontinue her education, become a full-time homemaker. By the age of 22, she was a mother of two girls. Savita tied her life within the walls of her house and its chores. She didn't complain. Rather, she didn't know there was anything to complain about. But there was an awakening that was waiting to happen and this took place when she came for the Buzz training.



As she attended the training, Savita sensed a change in the very core of her very self. She started feeling that she was not giving a chance to herself to live a fulfilling life. She limited her world to her house. The training helped Savita break many levels of shackles for Savita.

As a first step, Savita volunteered to become a Buzz Gelathi. A Buzz Gelathi is a Buzz trained woman whom we groom to become a community leader. The Gelathi dons the role of a friend and a guide for other trained women and leads them through their process of behavioural change. Savita became a perfect fit for the role. She just began her journey of self-exploration and she was eager to make change happen in her life.

From being a who never stepped out of her house, she now started becoming a leader who interacted with many women like her. She started listening to their stories and helped them change their lives.



She joined a self-help group and actively participated in its endeavours. Her house started bustling with activities. An excellent chef at home, she decided to explore the possibility of starting a catering business. Starting with small orders, she's now become a busy caterer in the village.

She held the hands of our team mates and said, "None of this would have been possible without you." We couldn't be more touched. And, we now understood what Savita meant

when she called herself poor. It was not money that she was talking about. She was poor in the sense of living an unfulfilled life, limiting herself and shrouding her abilities. But not anymore. Savita is a changed woman today – she is always brimming with energy and has made her near and dear proud of how she has turned her life around.

Rising from the Depression of a Daughter's Death

Natalena was angry, miserable, shocked and in the grip of a grief that she couldn't shake off her soul. How could a mother come to terms with the fact that her daughter committed suicide? And Natalena sought to punish herself by rejecting life. But life has its own ways to get going.

A friend of Natalena persuaded her to come along with her for a training that she heard about, Buzz India's training. She told Natalena that she might be able to divert her mind if she attended the training. Thanks to the efforts of this friend, Natalena showed up at Buzz India's training at Hosahalli Palaya.

As the trainer spoke, she saw the return of life itself that she denied all this while. She wanted to see new possibilities. She realized that while she mourned the death of her daughter, she ignored her two other daughters. She began to feel the courage to rise from the shroud of grief.

Within just one year after attending our training, Natalena's savings increased. Along with her husband, she set up a plastic induction moulding work unit in her house. This has started bringing her a steady income. She complemented this income with a farming income in her land. She started growing and selling vegetables in her land adjoining the house.

Natalena is now completely engaged in various activities. The finances of her family have tremendously improved, but that is only secondary. What's so much more heart rendering is that a woman who said she felt like dying many times, has now created many reasons to live for herself. Picking up the pieces of life after a tragedy and overcoming depression is no small feat. She fills us with respect and with a renewed sense of purpose for our work. We did not imagine that our work could bring someone out of depression. The word 'empowerment' for sure has multitudes of hues and each woman defines it the way it most means to her.

When a Wife Decided to Start a Business for Her Disabled Husband

It was fifteen years ago that Rukmini's husband Muniraj was diagnosed with a debilitating health condition. Unable to move around on his own or work or earn an income, Muniraj became

homebound. Since then, the family has been surviving on the meagre income that Rukmini earned working as a helper in the local Anganwadi school at T. Dasarahalli.

Buzz India organizes training with the help of Anganwadi teachers and helpers and Rukmini got a chance to attend the Buzz training. After attending the training, Rukmini started seeing possibilities and opportunities. Her first thought was, "Is there something I can do for my husband?" She always wished that her husband could start doing something on his own. It was more about his self-worth than money. She went home and talked to her husband and daughter about what she learned from the training. The family got discussing and the idea of starting a hotel came and all three of them agreed that they should start one.

Soon, Rukmini started pooling her savings. She started saving from Anganwadi earnings, reduced her monthly expenses and created a capital with which they could start a hotel. Eight months after attending the Buzz training, Muniraj is now running a hotel – fifteen years after he was incapacitated.

Rukmini helps him after she finishes her Anganwadi responsibilities. Their daughter drops and picks up Muniraj in her scooter. Their family income has increased. Muniraj has rediscovered the happiness of being an earning member of the family. And Rukmini, feels proud that with her learning and savings, her family has found a new dawn.

Events

1. Uthara Narayanan, our Chief Changemaker, met Queen Maxima of Netherlands in New Delhi this Monday, May 28. Uthara was invited to be a part of the Round Table Meeting on Inclusive Finance for Development in India, organized by the Queen during her official visit to India.



2. **Sisterhood Programme** – The deep impact that the Sisterhood Programme created for us inspired us to organize the same this year as well. The programme, an all exclusive workshop

for women, brought together professionals from the Netherlands and the Buzz team. This group of seven women professionals and two facilitators worked on two challenges that Buzz is facing and proposed their solutions. They spent a week's time together, seeing Buzz's work, meeting our trained women, and brainstorming about the challenges of Buzz. The programme is structured in such a way that in the process of solving the organization's challenges, the women realise their inner strength. We were thrilled to see the transformation in the participants and we are implementing the solutions proposed by the group.



3. Empowerment begins at home - Our women staff underwent a workshop, organized by Durga, to empower themselves in fighting sexual harassment.



4. We were thrilled to have Padma Shri Aloysius Prakash Fernandez amongst us. Along with our partner NGO, Navya Disha Trust, we felicitated 'AI', an economist, social worker, Chairman of NABARD Financial Services Ltd and former Executive Director of Myrada.



5. Community events

