



Buzz India – Driving prosperity home

5 years ago, Buzz India started with the question, “How do people come out of poverty?”

We found our answer in our musings with low-income women and within the team, that people come out of poverty when they have an opportunity to get the knowledge, skills and tools needed to make changes to their life and that is what Buzz India provided the women. An **opportunity!**

Vision: A thriving, self-sufficient and self-reliant rural and urban community with confident, financially secure women who are community influencers and decision-makers.

Mission: To equip low-income women with financial, entrepreneurial & leadership skills that will help them combat poverty.

Objectives of the program:

- ✓ Provide doorstep access to financial literacy and leadership development for low income women
- ✓ Promote greater financial inclusion by equipping them with knowledge, skills and tools to engage with mainstream financial institutions
- ✓ Redirect their approach from short-term problem solving to long-term planning and solutioning
- ✓ Encourage entrepreneurial spirit to accelerate their journey toward financial security
- ✓ Influence the women such that women see themselves as problem solvers rather than as victims of their circumstances

Background:

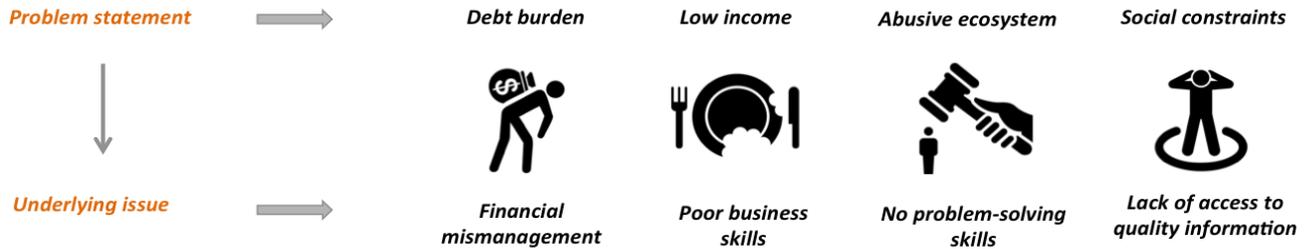
Our ground research over the past five years through qualitative focussed group discussions (FGDs) and personal interviews (PI) tells us that lack of money is not the primary cause of poverty in Karnataka. Women from poor backgrounds lack a host of other skills and beliefs that cause them to remain poor. Some of these are – lack of knowledge about financial management, lack of skills to run successful businesses, lack of tools to solve problems, lack of social acceptance, lack of opportunities to aspire for a better life, lack of access to quality education, and above all a lack of belief in their own strength and ability to find solutions to these challenges. Women exhibit patterns of behaviour that keep them poor:

- ✓ They live for the day with no long-term planning
- ✓ They refuse to take responsibility for their poverty
- ✓ They believe “fate” has ordained them to live in poverty
- ✓ They have low self-esteem and do not believe they can solve their problems
- ✓ They have little understanding of what is within their means and what is not

These behaviours are outcomes of cultural beliefs as well as environment induced hyperbolic discounting of time which can lead to sub-optimal decision making, hence leaving women and their households in a perpetual state of poverty. The Buzz India program addresses all these challenges through training interventions. The training modules emphasize on increasing internal loci of control.



It tells women that you **can** change your behaviour towards money, you **can** change your attitude towards poverty and you **can** define your life and live it the way you want to. The program above all, infuses a sense of hope.

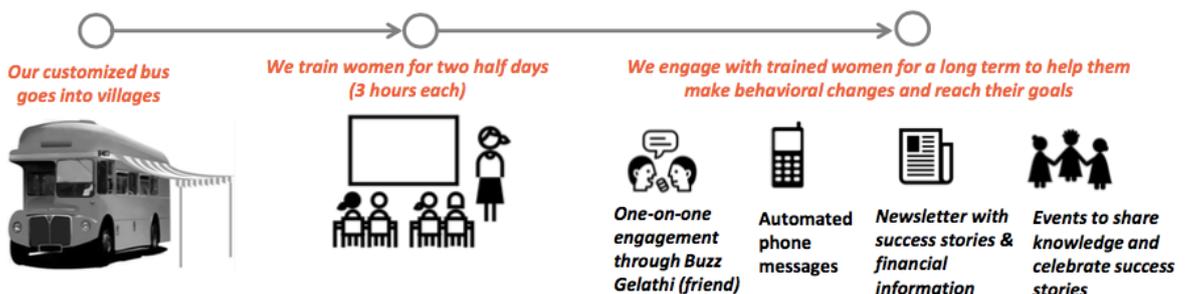


Program description:

Buzz India is a women empowerment program that includes basic principles of financial literacy, elements of personal growth and entrepreneurship skills. This is an inclusive program that covers both literate and illiterate women. The program is delivered to low income women at their doorstep by trainers who reach the remotest villages on our travelling buses. Our buses are fully equipped to facilitate training by setting up classrooms anywhere under the sky.

This is a comprehensive long-term program that begins with two half-day sessions with a week's gap between the first and the second session of training and is followed by a long-term engagement program for the trained women. The modules are designed for maximum audience participation with facilitation by Buzz trainers. The modules include role-plays, games, group discussions and one-on-one consultations. The one-week interval period allows women to implement their learning from the Day 1 session as well as enrol their families into new financial management and communication practices. The objective is to support and empower women to fully participate in the economy by giving them the required knowledge, skills and tools. After attending the Buzz program, women will be able to increase their saving capacity, learn better money management practices, reduce dependency on moneylenders, start a new enterprise or expand an existing enterprise, make a financial plan, and plan and achieve their life goals.

Our unique doorstep training is delivered through our training buses that roll into the remotest of villages in Karnataka





We evoke the inner strength of the women, their 'Self-Shakti', to help them become problem solvers in their own lives



Leadership Attributes

- **Planning**
- **Communication**
- **Goal setting**
- **Courage & Confidence**
- **Problem solving**
- **Taking ownership**



Financial Skills

- **Saving**
- **Money management**
- **Debt management**
- **Financial products and services**



Business Acumen

- **Ideas to start grow a business**
- **Business nuances**
- **Entrepreneurial skills**
- **Book-keeping**
- **Marketing**

Activity Report 2016-17

A year of scaling – bigger and deeper

This year of Buzz can be dedicated to one word – Scale. We went through total transformation which was made possible by scaling up in all departments. The scale up was so significant that we reached our 6488 women, six times what we did the previous year.

It was thrilling to see that we were able to touch the lives of so many women this year. This was possible only because Buzz grew as a team. From me being the sole team member in 2012, we have now grown to have a strong team of ten trainers and an Operations Manager on the field. We also saw that we needed to strengthen our office with people handling specialised roles of finance and communications. More hands and brains were now available and we also added more wheels to help us deliver our work – we added two more buses to our fleet. That meant that we rolled into the remotest villages to train women on all they needed to know to combat poverty. The scale that we achieved in terms of numbers translated into more valuable results - We have touched more lives, supported more women to bring themselves out of poverty, and seen more women becoming confident of their own selves and creating new beginnings for themselves.

There's a spark in the eyes of the women we trained that is making our work valuable. I believe this spark is our leading light that will guide us through the years ahead of us.

Uthara Narayanan, Chief Changemaker, Buzz India

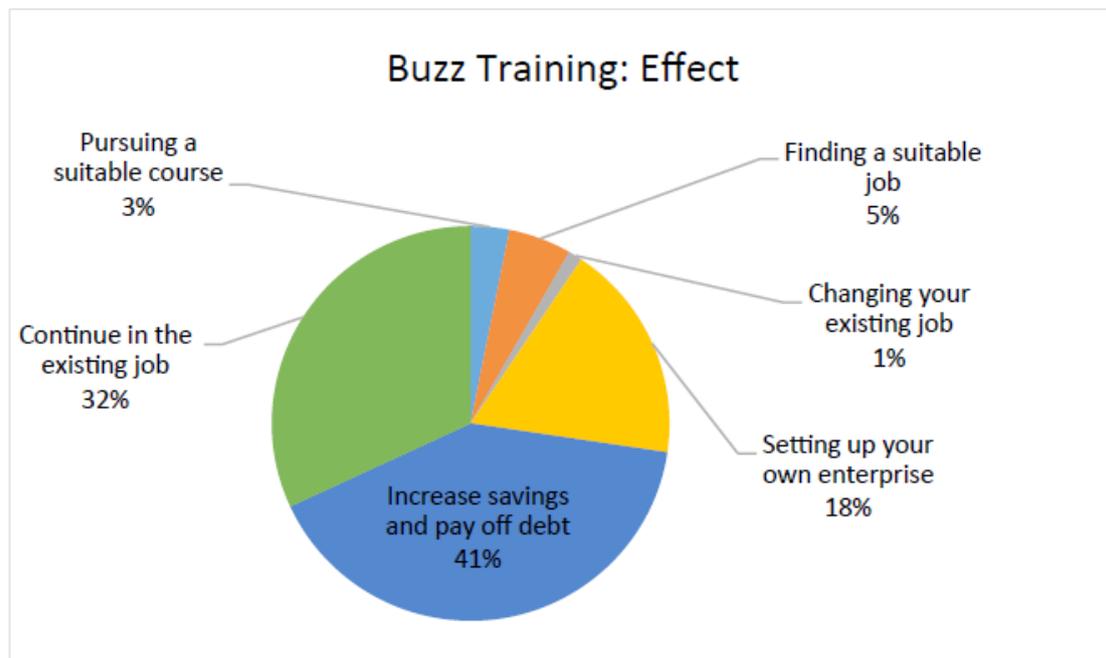
Impact report data

We constituted an annual survey to measure the effect of the programme, its strengths and weaknesses, and ensure its long-term sustainability and impact on the lives of the women. We have been conducting the annual survey since 2013. Here's a gist of this year's annual survey results:



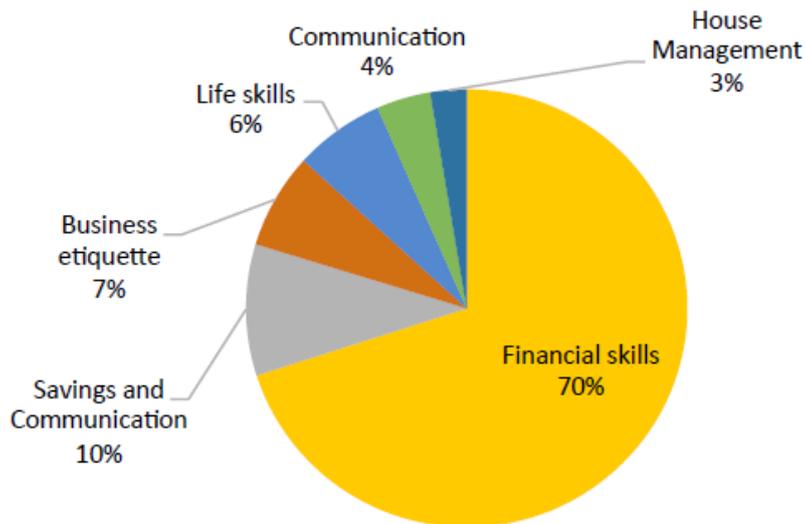
10% of the total number of women trained were randomly selected as respondents for the 2016-2017 survey. The average age of the women surveyed was 35 years. The buzz training, conducted over a period of two days follows a well-crafted and intense curriculum that the trainers adhere to. Sessions on topics such as 'Basics of Enterprise', 'Skill Training', 'Financial Goal Setting' etc, encapsulates the basis of the training programme. The survey aimed to capture these sessions in the form of questions to understand the outcome. A quantitative method of analysis has been used by the team to analyse the data and to evaluate the results.

- 90% of the women have functioning bank accounts
- 75% of the women have businesses
- 21% started a new business while 11% expanded their business
- 45% of the women availed loans from Self-Help groups (SHG) while 11% availed loans from banks
- 42% of the women use SHGs as a form of investment while 18% save in banks
- 41% of the women maintained that there was an increase in their savings as a result of the Buzz training.
- 399% increase in savings as compared to the first year when the women were trained
- 70% of the women stated that their financial skills had improved post training
- 86% of the women mentioned that their communication skills had improved post training

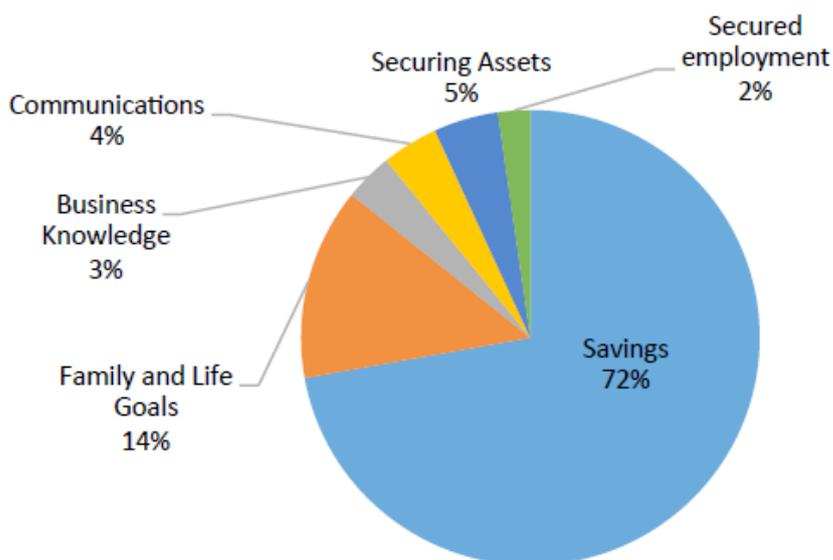




Buzz Training: Challenges Simplified



Buzz Training: Challenges overcome



That's measurable impact – Here's some immeasurable impact too



Pankajakshi is one of our Buzz Gelathis, or community leaders, from Tumkur. She was among 20 other women attended the workshop that we organized for Buzz Gelathis. The workshop was intended to help them become problem solvers in their own lives and in their communities. Unexpectedly, the workshop became a revelation to all of us, the organizers and the participants, as we saw how the conversations started unfolding. Women spoke about their everyday problems. Domestic violence, alcoholic husbands, familial expectations, physical struggles and more.

Pankajakshi quietly sat and listened to what other women spoke. She was hesitant about opening up, but she let her guard down and shared how her husband was not supportive of her at all. She said that he doesn't encourage her and she felt stifled as an individual. At the workshop, she was asked to imagine herself as a tree and what she would like each of her branches to become. That day she went back to her house and told her husband about the tree drawing activity and told him, "I feel I'm this tree and you are stunting my growth."

The next workshop was held slightly far from her home and our community co-ordinator, Chandru, was trying to arrange for her transportation. Chandru called on her phone to discuss this, Pankajakshi's husband picked up the call. He told Chandru not to worry about her transport and that he will himself bring her to the workshop venue, leaving Chandru pleasantly surprised.

Pankajakshi arrived at the workshop venue along with her husband, leaving us all surprised. We curiously enquired what brought about this dramatic change and she smilingly answered that her husband is a changed man today. We suspect that it was the 'tree activity' that triggered something in her and reflected on her husband, we do not know.

After the workshop, we saw Pankajakshi leave with her husband who had patiently waited for the workshop to get over. We never imagined this change. There are many such stories whose impact leave us awed – Kamamma whose husband stopped physically abusing her, Vimala who spoke on stage for the first time, Ayesha who encouraged her daughter to adopt a baby girl and offered to take care of all her educational expenses. There is a sense of self-worth that the women discover and as their self-esteem grows, they begin to see a change in how the world treats them.

We could probably never measure such impact, but they seem to have a more inspirational impact on us than what numbers and graphs have had.

(Please note that we have changed the names of the women to protect their identities)

Continued funding partnership - Aditya Birla Group

It's with great pride and gratitude that we acknowledge the continued support of our key funding organization - Aditya Birla group. Without their support, we couldn't have scaled up our operations and touched the lives of so many women.

New implementing partner - CDPO partnership

In a significant move this year, we entered into a partnership with the Karnataka Government's Centre for Women and Child Development. This partnership has contributed tremendously to our



reach. Our mobilisation efforts have become more efficient as the CDPO has unparalleled ground presence.

New areas of operations

With an increased capacity to reach more villages, more women and organize more trainings, we expanded our areas of operations to the slums of Bangalore city as well. We initially struggled to find partners who can help us reach the women in these settlements, but thanks to government initiatives like Sthree Shakti, we were able to steadily deliver our trainings.

We are now a digitally empowered team

From being a team that records data manually, we now are a smart team that maintains data digitally. We have a web-based and centralised, Database Management System where all our records are maintained. This change has helped us operate with greater efficiency as we now have accurate information at our fingertips greater clarity of the big picture. Thanks to technology, we now have more power for change!

Team structure

From being a small team with everyone doing everything (which was fun too), we have now established a more structured team. The growth and scale that we achieved demanded this and we are extremely happy to have new hands and minds in the team. We created three new specialised roles with three people who truly believe in the value of our work have taken up.



Ramasubramaniam (Head Support Functions) brings the wisdom of two decades of experience in the finance and HR field. He handles all the finance and HR functions of the organization.



Ranjini Sivaswamy (Head Communications) carries 12 years of experience in Communication and believes that her work and words should create a positive impact.



Vikram Patel (Programme Manager- Operations) carries 14 years of experience in the development sector. He handles the entire field operations of Buzz India.



Events:

1. Nobel Laureate Prof. Muhammad Yunus took out time to see the Buzz India Training Bus and met our team during his visit to Bangalore on February 3, 2017.



2. Womens day celebrations



We celebrated women's day with women who carry varied identities - farmers, tailors, cattle owners, petty shop owners and more.

3. Tata Jagriti Mela



The Buzz India training bus became a curious attraction for the youth of Jagriti Yatra at Mount Carmel College, Bangalore. The youngsters who were on a unique train journey to meet several entrepreneurs from across India, Uthara Narayanan, being one of them. Uthara had a great time sharing the Buzz story with them and the bus was a star.



4. InTense team's training and capacity building



The Buzz India team underwent a full day external training followed by another full day of brainstorming activities in the month of October, 2016. The purpose of the workshop was towards building the team with focus on the future of the organization as well as individual development. The trainers from InTense, a training organization from Netherlands, Bart, Nicole and Aart, gave the team an engrossing day of experiential learning activities.