

ANNUAL REPORT

2018-19



UTHARA NARAYANAN
Chief Changemaker
Buzz Women

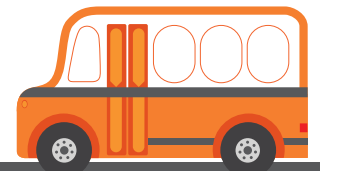
'If you want to go fast, go alone. If you want to get far, go together.' This directly applies to the current stage of organisational development Buzz India is in. With the increase in outreach, number of co-workers and partners new challenges continuously arise. The underlying message for us is to get our organisation 'growth ready' in all senses.

One of the challenges in this growth path is the 'sustainable funding' of our operations. We are actively working on new and exciting models of partnerships with corporates both in India, Africa and Europe.

An ongoing challenge is the training and development of our team. We are investing substantially on upgrading the skills of our teams, including all community anchors



(now about 3000 in number) who get a specially designed 'Spoorthi' leadership fellowship. In addition, we have a wonderful learning system in place to learn from the women we meet. Team members share stories and take ideas from the women into our daily practices. Learning from the people we serve has given us all the ideas and inspiration for improving our work!



ONE OF THE CHALLENGES IN THIS GROWTH PATH IS THE 'SUSTAINABLE FUNDING' OF OUR OPERATIONS. WE ARE ACTIVELY WORKING ON NEW AND EXCITING MODELS OF PARTNERSHIPS WITH CORPORATES BOTH IN INDIA, AFRICA AND EUROPE.





THE YEAR WE CROSSED THE MILESTONE OF ONE LAKH WOMEN!

Buzz Women has passed a major milestone and is scaling rapidly. When we started in 2012 we thought we were ambitious by setting our goal to achieve 20,000 women by 2020. Now we passed the milestone of 1,00,000 women - 1,38,018 women to be precise. This gives us the added energy to reach our next milestone of 10 million women by 2030.

We have covered 4764 villages in the state of Karnataka and have created 2942 Buzz Gelathis - local community leaders - since our inception in 2012. In the year of 2018-19 we trained 66871 women in 2078 villages and created 2565 Buzz Gelathis. We have added two more buses to our fleet - that's six buses that roll six days a week!

By adding new buses, trainers and community anchors in the field, our organisation is growing at an incredible pace. And this pace comes from nowhere else but from the inspiration that we get from seeing our impact.

Our women have become entrepreneurs, leaders, financially independent confident women and much more.



84% of women have increased their savings up to 30%



97% of women have increased their financial literacy through the training



73% women have expanded their enterprises after Buzz training



63% women who have an enterprise (started or expanded) now have higher income



89% of women are able to manage household expenses better



71% of the women have worked upon some issue in their community



47% women have improved self-confidence



51% women have taken productive loans



92% of the women have bank accounts



3 in 10 buzz women are able to make more decisions than before in their family



92% are aware of issues in their community



31% women are saving more and are saving regularly



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 on the field. The Gelathis met the community of women every month to complete specific tasks with the women (eg: gather survey data, record success stories and challenges, distribute newsletters, 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 creditworthiness 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



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.

"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.

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



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

"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 teammates 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 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.

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



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.

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 meager income that Rukmini earned working as a helper in the local Aanganwadi school at T. Dasarahalli.

Buzz India organizes training with the help of Aanganwadi 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.

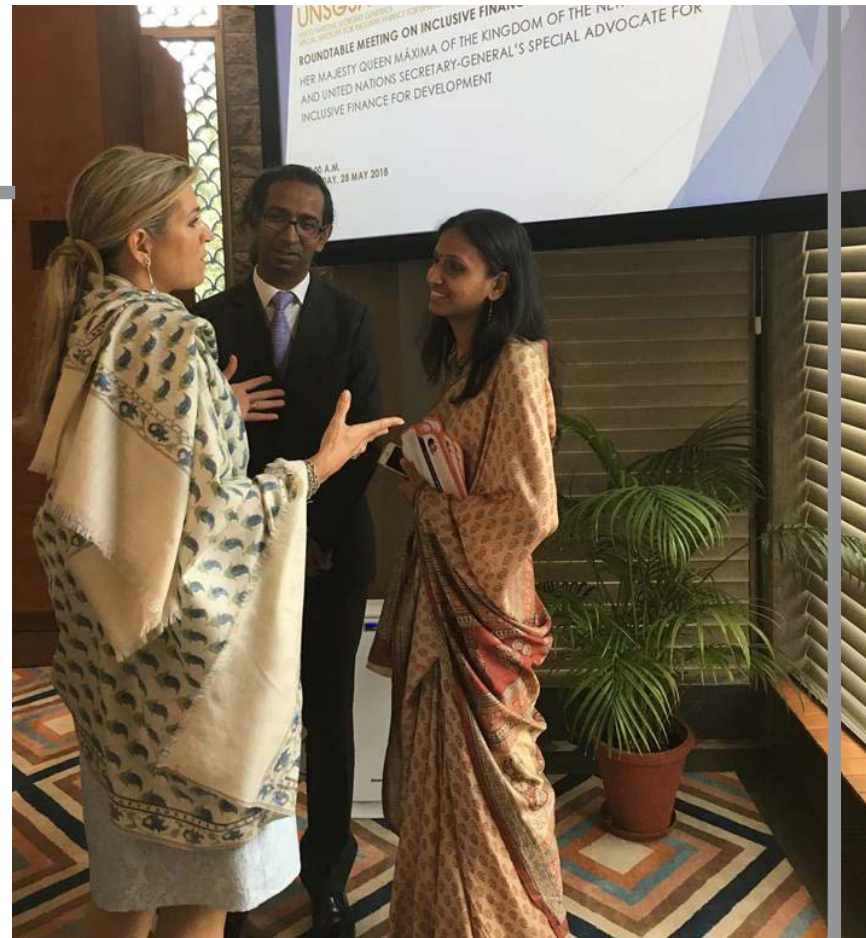
Soon, Rukmini started pooling her savings. She started saving from Aanganwadi earnings, reduced her monthly expenses and created a capital with which they could start a hotel. Eight months after attending the Buzz training, Muniraj is now running a hotel – fifteen years after he was incapacitated.

Rukmini helps him after she finishes her Aanganwadi 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

Uthara Narayanan, our Chief Changemaker, met #QueenMaxima 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.



Our co-founders Dave Jongeneelen and Uthara Narayanan met Nobel Laureate Professor Muhammed Yunus. They discussed about Buzz and he gave us his best wishes.



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.

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



Edex, Indian Express, featured Buzz and our Chief Changemaker, Uthara Narayanan. The article titled "This is how Buzz India's Uthara Narayanan is helping women in rural India learn financial planning" was published on February 25, 2019.

The Better India featured Buzz and Uthara Narayanan. The article titled "How One Woman Changed the Lives of 1 Lakh Others, One Doorstep at a Time" was published on January 8, 2019.



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

Acumen Ideas featured Buzz our Chief Changemaker, Uthara Narayanan. The article titled "Driving Prosperity Home: How one entrepreneur is empowering Indian women with financial literacy" was published on August 13, 2018.



Sonali Mehta-Rao

It was moving to see this in person - to think about lakhs of rural Indian women lifting themselves and other women up, without depending on external material or financial support" - Sonali Mehta-Rao, Co-Founder & Chief Growth Officer, Awaaz.De, shares her experience from her visit to Buzz's training.



Mriganka Lulla

I am so impressed by what you and your team have built out and I'm so rejuvenated by the actual change I could see on the ground." - Mriganka Lulla, volunteer for Buzz App project



ANNUAL LEARNING CELEBRATION

COMMUNITY EVENTS





MISSION 2030: 10 MILLION WOMEN

A year ago, we set ourselves a target of reaching 1 million women by 2025. But as we progressed through the year reaching more and more women, 1 million seemed like a doable target. Doable targets definitely are not as exciting as challenging targets. So, we decided to punch above our weight – we are setting our aim at 10 million women by 2030. It is ambitious and audacious – but if the lives of 10 million will be transformed, then it’s definitely worth going full throttle. Here’s our plan.

BUZZ WOMEN DRIVES PROSPERITY HOME BY MAKING KNOWLEDGE, SKILLS, AND TOOLS AVAILABLE TO MARGINALISED WOMEN TOWARDS ECONOMIC, PSYCHOLOGICAL AND SOCIAL EMPOWERMENT."



Our Mission



Empower **Ten million marginalised women by 2030.**

Our Engine

30 Districts	29,406 Villages	9,62,446 SHGs**	200 Trainers
100 Buses	2,00,000 Community Anchors	200 Community Anchors Facilitators	50 million Euros in funds



Our Gears



Bus



Self-shakti training



Buzz Digital



Inspiration Fellowship



Business Training



Buzz Beehive

The Wheels



Local mobilisation of women through partners (Govt., NGOs, MFIs)



Local staff hiring from villages and districts



Continuous capacity building of staff



Offline mobile data collection



Transparent real time MIS



through Buzz alumni pay it forward & Grants/ Donations

Milestones

- ✓ Prosperity in Households
- ✓ Women with enhanced agency
- ✓ Women becoming role models/community leaders
- ✓ Communities becoming force for good

* Women population of KA census 2011 <https://www.census2011.co.in/census/state/districtlist/karnataka.html>
** <https://www.census2011.co.in/census/state/districtlist/karnataka.html>
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