



From 2012 to-date Buzz Women has reached 350,000 WOMEN

and has more than 8,000 volunteer community anchors

in its network across

9 districts of Karnataka.

We aim to reach **1 crore women** by **2030** in all **30 districts** of Karnataka.

Buzz Women enables underserved women by making knowledge, skills and tools available at their doorsteps towards economic, social, personal and ecological *empowerment* through various training. The programs are built on the foundation of the 5 Cs - Cash, Care, Climate, Community, and Confidence. Buzz Women wishes to aid in combating poverty not only through a change management process that deals with the economical aspect of poverty, but also the ecological, psychological, and sociological aspects. The program is divided into multiple interventions that are contextual and meaningful. Buzz India, through its program aspires to achieve the 1st SDG of 'No Poverty' and 5th SDG of 'Gender Equality'. The women who go through our intervention have inculcated a savings habit (79%), participate in household decision making (69%), demonstrating confidence (67%), expand their enterprises (69%), and actively participate in community discussion (28%).

We have also franchised the model to **The Gambia and Georgia**.



Self Shakti

Training women on the basics of financial management, business acumen and leadership development, encouraging the women to challenge their attitudes and beliefs, while giving them the skills and tools to do so.

Buzz Vyapar

Creating improved businesses, new opportunities for scaling up businesses, improving livelihoods and importantly, confident rural women entrepreneurs through an ecosystem of incubation, mentorship.





Buzz Green

Climate education and action program, enabling thousands of low-income women in India to create green prosperity close to their homes.

Buzz Beehive

Monthly learning sessions led by rural volunteers called Gelathis that encourage peer consulting, idea sharing and problem solving at community level.





Spoorthi Fellowship

Mentoring programme for Buzz Gelathis/ Community Anchors in self-awareness, communication, constructing the ideal village, and leadership skills.

OUR CHIEF CHANGEMAKER



Uthara Narayanan Co-Founder Buzz Women and National Coordinator Buzz India

> While cities are major contributors to the *climate change* problem, we do not want to wake up one day to see how damaged our villages are.

Were we affected by the pandemic? Yes, very much. But did it shake our resolve? Not at all. We emerged doubly empowered as an organization. The entire team stuck together through the pandemic, and we came back with all the vigour to make up for the lost time.

The downtime helped us reflect and realign ourselves to chart the next course of our journey. One significant mission that we have embarked upon is the Buzz Green mission. While cities are major contributors to the climate change problem, we do not want to wake up one day to see how damaged our villages are. We empowered our villages with green volunteers who cultivate a green consciousness among the villagers.

Another significant milestone is the Buzz Vyapar program. We see how our women crave for opportunities to lift themselves up from poverty. We haven't seen anything more effective than entrepreneurship to do this job. We then conceived the Buzz Vyapar program to support the micro and small initiatives of rural women entrepreneurs. The program offers training and mentorship for the women to start new businesses or improve existing businesses. We are seeing significant changes in a short while itself, making us confident that entrepreneurship will beeee a powerful rural empowerment tool.

In 2022, we will celebrate 10 years of Buzz in India. While the excitement is building up for the celebrations, we are also huddling for the next leg of the journey. We now have a significant amount of experience on the ground. We have impacted lives and we are well poised to capitalise on our experience to amplify our impact. We have been reflecting, introspecting, and brainstorming. The future awaits Buzz 3.0.



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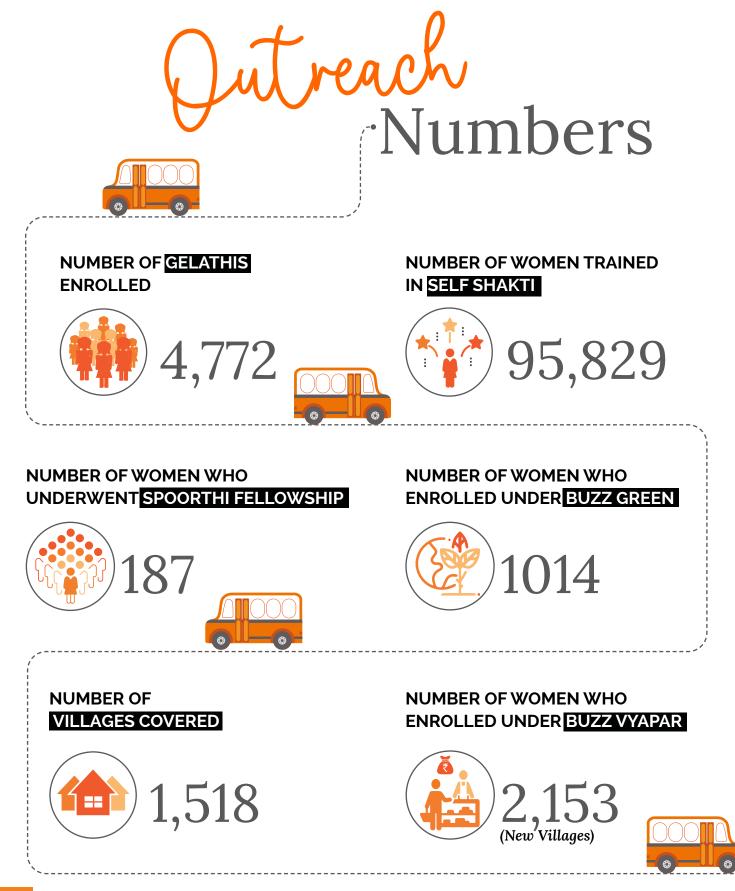
Overview 2021-22

Resilience and evolution are the two terms that keep Buzz moving ahead. Since 2012, Buzz's programs have evolved with the changing needs of women and communities. Buzz proudly introduced two programs 'Buzz Green' and 'Buzz Vyapar'. Both the programs were piloted on the ground for a year. In 2021-22 we scaled the programme to reach 1150 vyaparis. Where extensive research and lessons from the pilots helped revise the curriculum and standardize it to its present state. Buzz Women also took periodic feedback from the women with whom the program we piloted to take a bottom-up approach to curriculum designing and democratising program design.

Besides building new programs, the team also revisited the theory of change of the organization to re-align our vision and impact to the evolving programs and curriculums. We also created a Standard Operating Procedure (SOP) for the organization so that at no level, the quality of the organization's work diminishes. At Buzz Women, the strategic planning and formulation of organization goals is as important as execution and action at the last mile.

Apart from this, the news of job losses and salary cuts across levels, sectors were rampant during the last year. Buzz India decided to not cut jobs or salary. Buzz paid the salaries of every team member. The team includes the bus drivers. trainers. Gelathi facilitators, and many field staff whose sole work was on field but could not go due to the rapid spread of Covid-19 infection. At Buzz, our staff is not just our employees, but our very own family members for whom our hearts beat and hands respond well at the time of crisis. For this to happen, all our donors stood by us throughout.







How a group of women are building financial security with their green business

It was in 2017 that a group of women who received the Buzz Self Shakthi (Inner Power) training got together and formed an informal group. Quickly they recognized they shared a similar thought process, which created a strong bond amongst them. They decided to start a Self-Help Group to save and lend money, supporting each other to build financial security.

These women earned their living from beedi rolling (A beedi is a thin cigarette or mini cigar, filled with tobacco flakes). A recent study conducted by Buzz revealed that the Buzz trained women were looking for ways to improve their income while balancing their domestic responsibilities.

While these women got together, Buzz was looking to promote green entrepreneurship. We then connected with Paakshantar. a social enterprise committed to providing zero chemical and healthy daily care products. Paakshantar offered to give training to the women on producing natural tooth powder with local ingredients which they could brand and sell. The women found this to be a great opportunity for them to start a new business while working from the comforts of their homes.

They took the training, started producing the product, and got

insights into packaging and selling as well. Their product became a huge hit when their first success story spread through word of mouth. A six-year-old girl was suffering from severe toothache. The women gave her a sample of the product and her toothache reduced. More such successes fuelled the growth of their business.

Building this business has given a lot of confidence to the women. They aren't just gaining financial security but are realising their inner potential alongside. The women now want to grow their business and employ more women.







Ranjitha B, Halasuru, Kadahalli Kanakapura, Ramanagara

Ranjitha B, a rural woman from Halasuru village, Kanakapura Taluka, Ramanagara District, was a housewife who never ventured outside of her household duties. Though her husband, a bus conductor with KSRTC, was the only earning member of the family, Ranjitha did not seek to earn any income on her own. But she had one desire, to help village women come out of poverty.

For Ranjitha, the Self Shakti training was serendipitous. She attended the training in January 2022 only because the local Anganawadi teacher convinced her to. She didn't expect anything from the training and did not know that this would be a turning point in her life.

The training kindled her inner desire to do something for the poor women of her village. It triggered thoughts of starting something that can earn her an income as well as help others. The training triggered some ideas. Ranjitha was especially fascinated by how saving money and taking loans from SHGs for low interest rates could help women to come out of debt. She also liked how writing daily expenses and managing finances can increase incomes of households. She decided to help women who are struggling to come out of debt.

Soon she spoke to her husband, convinced him that she could make a difference to the lives of many people and started hunting for the right opportunities. She contacted the local panchayat members and found that she could become an LCRP, helping women get low-interest loans from SHGs and banks. She applied and was thrilled to be offered the job in August 2022 as an LCRP at Sanjeevini Vakkoota.

From being a householder who never thought of doing anything beyond her regular chores, Ranjitha is today helping rural women entrepreneurs build their businesses. Rural women can get



a loan of Rs 25,000 at a meagre 1% interest per month. But many women do not know this. Ranjitha is spreading awareness and helping women avail these loans. Her work is important because the rural women will otherwise take loans from local moneylenders and get trapped in debt.

Ranjitha has helped more than 30 women get loans and the number is growing. When her attitude and outlook changed after the Buzz training, she stepped out and helped change reach the homes of other women. We couldn't be more grateful to Ranjitha for selflessly amplifying change.

Ipaates



BUZZ VYAPAR is a program for women who want to take their business to the next level. Through the program we provide the women with mentorship and incubation to enable them to take the next step with their enterprise.

We are excited that the first cohorts have been initiated! The Buzz Vyapar program cannot be looked at in isolation to all existing programs within the Buzz ecosystem, rather in continuity of them. The insights from the ground and the trust that our organization has built over the years will provide us with cognizance to strategically support women entrepreneurs sustain their businesses.



MORGAN STANLEY has a team of volunteer employees who are engaged in their 'Tech for good' initiative, supporting NGOs and social causes. These volunteers offered their support and started their engagement Buzz in helping us our data dashboards. May



Women in the forefront to tackle climate change by protecting water, land and human health. A Buzz trained group of women became green entrepreneurs because of their eagerness for new opportunities. They started a natural tooth powder business in their village and our valued partner, Paakshantar, is now also selling the tooth powder online.



September



After another period of lockdown, we were so happy to be back in the field! The heartwarming thing was the love we felt from the women, when all of them welcomed us back into the community after a period of lockdown. It confirmed the fact that the connection with the ground is incredibly strong and that the trust we've built overtime is one of our biggest accomplishments. From a survey we did, we found out that 96% of Anchor Women till this day continue to be engaged with Buzz. And they even introduce friends to take up their role as Anchor Women when they cannot continue doing this themselves.

November



For us at Buzz Women, 'Shakti', the divine force responsible for creation in the universe, is the starting point of everything. That is why we introduce the Shakti Fund. The Shakti Fund by Buzz Women is conceived as a pay it forward initiative: we ask Buzz trained women to donate 365 rupees, meaning 1 rupee a day, to empower another woman. In November we also opened the Shakti Fund for the public, meaning YOU can empower a woman through Buzz's Self-Shakti program by donating 365 rupees. Through this we fundraised Rs 4,33,829!

October



With the coming of 35 new Anchor Women Facilitators, we have passed the milestone of 100 team members in India! To mark this proud occasion, we had organised an orientation day program, where both new and existing Anchor Women Facilitators came together to share, learn and support each other. The Anchor Women are extremely important for the sustainability of our model, and we are thrilled to welcome them into the Buzz family!

December



Our Community Anchor Women Facilitators were taken to the capacity building program for Buzz Green to the Gandhi School of Natural farming. The owner of the farm is Mr. Ravish who is following the mixed crop, organic and sustainable farming methodologies.

The Buzz team got the 1st hand experience of mitigating climate change actions on agriculture by seeing around the farm, observing the sustainable farming methodologies meticulously, interaction with Dr. Manjunath and Ravish on how best to motivate the trainees and the villagers to adopt sustainable agriculture practices. The day was well spent on learning through examples and exchange of ideas & solutions.



January

Our Anchor Women program is designed to nurture the Anchor Women's leadership skills and channelize it towards becoming community change agents. We started 2022 the Buzz India team Head office team underwent the Anchor Women program. Creating self-awareness in the participants about their innate #skills, #challenges, #resources and #solutions, this was a huge morale booster for the team.



March



THE BUZZ ANCHOR WOMEN are a unique cohort; they are volunteer rural changemakers. These volunteer women meet in groups of 10 once every month and collectively solve problems. We decided to celebrate this special group of women and we had 23 different events! The women spoke about their journeys of change and their success with great zeal.





Women's Day is big for us. March is the time for month-long celebrations thronged by women who are

immensely proud of their achievements.



CAPACITY BUILDING TRAININGS : Year end is about reflection, course correction and re-ignition for a new start. The entire team got together for a three-day retreat and bonded over games, activities and some great brainstorming sessions. We couldn't but be awed at how much of change we could bring about as a team.





NEW FUNDER: ENVESTNET YODLEE

We are immensely grateful and excited that Envestnet Yodlee found value in our work and joined the Buzz journey as a funder. Together, our power to change multiplies!

Going ablead

2022 is a special year for Buzz India, for it is our 10th year anniversary. These impactful 10 years are the result of the Women Trainees, Gelathis (Community Anchors), Gelathi Facilitators (Community Anchor Facilitators), Trainers, Master Trainers, Operations Team, Drivers, Management Team and Uthara. The vision and mission of Buzz India has seen a successful translation from top to the grassroot level and the key learning from the field have been well received through bottom-up mechanisms.

In 2022, we are starting our journey in a new district of Karnataka - Hassan and plan to include 1500 women through Self Shakti. We will take Shakti Fund to all taluks of the 6 districts we operate and make it an inclusive and powerful movement by the end of this year. Looking forward to a powerful new year!





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