Buzz Women

GLOBAL IMPACT REPORT 2025

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GLOBAL IMPACT REPORT 2025

This global impact report brings together inspiring impact stories from all countries where Buzz Women is active, alongside the findings of in-depth impact studies conducted in India, The Gambia, Tanzania, and Kenya, and an explanation of our methodology.

We share it to offer transparency and learnings to our funders, our partners, and all those who believe in women as drivers of change.

PREFACE

At Buzz Women, we believe that real change begins with a single woman. From there, the ripples spread. When a woman gains financial confidence, her family life improves. When she finds her voice, her daughters dare to dream bigger. When she steps into leadership, her community shifts. When communities transform, societies reshape into a world where women stand fully in their power. This ripple approach is at the heart of everything we do.

But belief alone is not enough. We hold ourselves to a higher standard: we measure.

First global assessment

This Global Impact Report reflects our commitment to understanding not just what we do, but what it truly changes. This year, for the first time, we present a truly global assessment covering India, Tanzania, Kenya, and The Gambia. India has been our frontrunner in impact measurement, and the framework developed there is now being adapted for the African context. New countries will be added to the annual assessment each year.

Note that this is not an annual report. Our financial results are published in separate financial statements. This report is a story of global change, grounded in the belief that impact deserves to be seen, understood, and celebrated.

Learning is key

Learning, in our view, is the most important reason why we invest in an extensive impact measurement. Are we doing the right things? Are our assumptions correct? Are we genuinely serving the needs of the women we work with? These are the questions that keep us honest, curious, and committed to continuous improvement.

Beyond numbers

By the end of 2025, we had reached almost 900,000 women across 8 countries. Across our programmes, we see consistent growth in savings, business development, income, self-confidence, and community action. Nearly 22,000 Anchor Women are ensuring that women come together, learn from each other, and keep knowledge alive within their communities.

In India, 13% of Anchor Women have been trained as community trainers, passing on knowledge to other women and people in their communities. This is our ultimate goal: to make ourselves redundant. When the women we train become the teachers, the movement becomes truly self-sustaining.

We are on the verge of reaching one million women, and we know this is only the beginning.

Enjoy the read!

Uthara Narayanan
& Dave Jongeneelen

Founders Buzz Women

AT A GLANCE

890,255

WOMEN

TRAINED

9	21,770	21,709
COUNTRIES	VILLAGES	ANCHOR WOMEN

Figures based on data up to December 2025

VISION & MISSION

Women Driving change

We dream of a balanced world where women's voices are celebrated, their ideas shape our future and their leadership transforms communities and generations.

We believe every woman carries within her the strength, wisdom and power to make that dream real. We create the space for her to rediscover and activate her strength right where she lives, through transformative education and the power of sisterhood. This enables her to transform her own life, and the lives of her family, community and society.

1

WE MEET THE WOMEN WHERE THEY LIVE

With our mobile schools we bring life changing education to women's doorstep.

2

WHEN THE BUS IS GONE, THE CHANGE GOES ON

Learning continues with local anchor women leading the transformation process.

3

THEY TAKE CHARGE, WE STEP BACK

Lasting change comes from within communities. We support, they take the lead.

OUR PROGRAMS

THE ROAD TO TRANSFORMATION

Our training programs focus on confidence building, financial literacy, entrepreneurship, personal leadership, regenerative practices, and community participation. Each designed to respond to real community needs. This report captures the impact of these efforts.

It all starts with inner strength

We encourage the women to challenge their attitudes and beliefs, while giving them the skills and tools to do so.

Inspirational Fellowship: build community leadership

After the Inner Strength training, each group nominates an Anchor Woman as a community role model and change agent.

Beehives: coming together in sisterhood

Beehives are monthly learning sessions organized and led by Anchor Women.

Deepening knowledge and skills

We offer specialized programs that deepen women's knowledge and skills, building healthy local economies and sustainable communities.

Buzz Business

For women ready to start or expand businesses, we offer a tailored entrepreneurship training.

Buzz Green

We work on three levels: climate awareness, climate action, and eco-entrepreneurship.

Community Participation

Women learn to shape local governance through our community participation program.

GLOBAL OUTCOMES

Across all countries and programmes, the data tells a consistent story: women who join the Buzz Women movement grow in financial confidence, take on leadership roles, and drive change in their communities.

JUST AS WE BELIEVE: ONE RIPPLE LEADS TO ANOTHER. FOUR OUTCOMES STAND OUT.

- Saving becomes a habit. Across all study countries, 77 to 94% of women report active saving habits. This is a fundamental shift in how women manage their financial lives.
- Confidence turns into action. Between 55 and 96% of women report increased confidence, translating into leadership, collective action, and community problem-solving.
- Decisions are no longer made alone. Between 60 and 85% of women are now actively involved in financial decision-making at home, in their communities, and beyond. When women have a voice in decisions, the ripple reaches further.
- Change spreads beyond the individual. Women are not just transforming their own lives. They are mobilising others, training peers, and becoming the driving force of lasting community change.

Savings behaviour

77 - 94 %

of women report active saving habits

Confidence

55 - 96 %

report increased confidence

Decision-making

60 - 85 %

women engaged in financial decisions

Collective action

40 - 88 %

mobilise or participate in community initiatives

OUR METHODOLOGY

WHY WE MEASURE IMPACT

We measure because we care. Our framework is designed to ensure accountability, deepen our learning, and drive impact at scale. Tracking progress is not an end in itself. It helps us ask the right questions, listen to the women we work with, and continuously improve what we do.

HOW WE MEASURE

Buzz Women follows a continuous measurement approach across all active programmes. We collect data at multiple levels and moments: from census and baseline data at the start, to field observations, progress reports, and impact stories along the way, to annual assessments that tell us how far we have come.

To capture the full picture, we combine surveys and questionnaires with Focus Group Discussions, on-site observations, and digital tracking through the Buzz Women App or other tools (Kobo collect).

Numbers tell part of the story. The women tell the rest.

DATA COLLECTION

CONSENSUS DATA

A census questionnaire is administered to all participating women at the time of program entry. This ensures that Buzz Women maintains a comprehensive and up-to-date database of participants across geographies.

- Includes up to 7 core questions
- Captures basic demographic and contact information
- Enables participant identification and tracking

BASELINE DATA

In addition to the census, a detailed baseline survey is administered to a representative sample of participants.

- Conducted with 2–3 women per cohort
- Includes program-specific indicators on:

Financial behaviours | **Savings and income** | **Decision-making** | **Leadership and agency**

This approach allows for deeper measurement of program-relevant outcomes while remaining operationally efficient.

LEARNING

Collecting baseline data is time-consuming and comes at the cost of programme delivery. This is an important learning, and we will need to explore together how to simplify this process. Measuring impact should never come at the expense of making impact

STUDY DESIGN

This year, we conducted impact studies in four countries: India, The Gambia, Tanzania, and Kenya. In the African countries, independent enumerators were hired to conduct structured interviews with programme participants. In India data has been collected by team members. Digital tools were used to collect and record the data consistently across all locations.

The dataset includes:

- Quantitative indicators on financial behaviours, savings, and income
- Measures of decision-making and leadership outcomes
- Select qualitative responses to capture lived experiences

In The Gambia, Kenya and Tanzania we have conducted Focus Group Discussions. In India the qualitative impact assessment is based on stories and qualitative responses collected through the endline surveys. These qualitative insights complement the quantitative analysis by providing depth and nuance to observed outcomes and understand behavioural shifts and barriers.

NET PROMOTER SCORE (NPS)

To assess participant satisfaction and perceived program value, Buzz Women uses the Net Promoter Score (NPS) methodology.

Participants are asked: ***"On a scale of 0–10, how likely are you to recommend this program to other women?"***

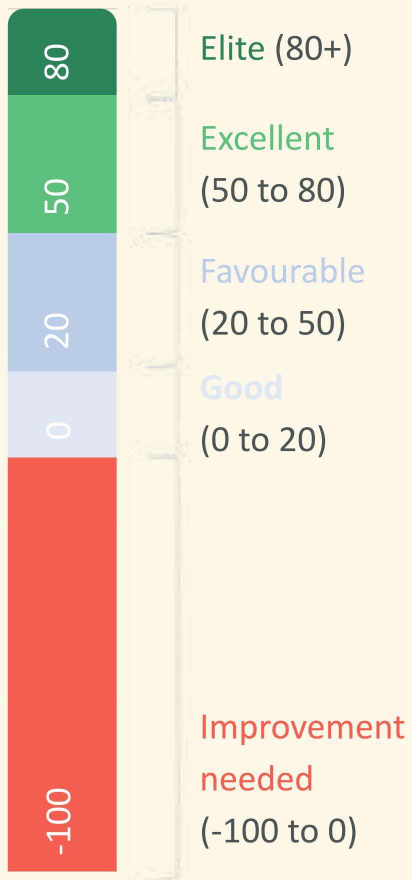
Responses are categorized as:

- Promoters (9–10): Highly satisfied participants who actively recommend the program
- Passives (7–8): Moderately satisfied participants
- Detractors (0–6): Participants with lower satisfaction

The NPS is calculated as:

NPS = % Promoters – % Detractors

What is a good NPS score?



LIMITATIONS OF OUR IMPACT STUDY

- Partial baseline availability in some contexts
- Reliance on self-reported data
- Endline and baseline samples may not fully overlap
- Findings indicate associations and outcome levels, not causal attribution

SAMPLES

The analysis covers women across multiple programs and geographies, with aggregated samples at the program level.

- Samples vary by program and country
- Endline respondents may not fully overlap with baseline participants
- Most participants included in this report were trained between January 2025 and November 2025

	Inner strength	Inspirational fellowship	Beehives	Green	Business	Community participation
India	1,664	313	732	53	557	285
The Gambia	375	90	45	227		
Tanzania	375	25				
Kenya	218					

STUDY OUTCOMES

INDIA

OUR IMPACT IN INDIA

India is characterised by diverse rural contexts, social norms, and time constraints that often limit women's access to formal training and economic opportunities. This underscores the importance of doorstep, community-based approaches that integrate learning into women's daily lives, making participation more accessible and enabling sustained engagement.

PROGRAMS IMPLEMENTED IN INDIA:

1. Inner Strength
2. Inspirational fellowship
3. Beehives
4. Buzz Business
5. Buzz Green
6. Community Participation

> "I SUPPORTED SEVEN WOMEN SKILLED IN TAILORING TO FIND STABLE WORK. AND WE TOOK ACTION TO RESTORE THE COMMUNITY HALL FOR PUBLIC USE.

BUZZ WOMEN INDIA

Buzz Women India, established in 2012, works across 15 districts of Karnataka, reaching over 834,000 women (by the end of 2025). Its impact is driven by a strong grassroots network of almost 20,000 community leaders (anchor women) across 21,000+ villages, enabling financial capability, leadership development, and sustained community-led action.

KEY RESULTS

SAVINGS

94 %

Women with active saving habits

(172% increase in monthly savings)

Progress toward financial resilience and saving habits

REVENUE

88 %

Women reporting revenue growth

(5–20%+ increase within 3 months)

Clear evidence of improved business performance and income

COLLECTIVE ACTIONS

58 %

Anchor women initiating collective actions

Shift from individual participation to collective action

ENVIRONMENT

85 %

Women adopting environmental practises

Shift towards waste segregation, composting, kitchen gardens

WOMEN TRAINED

834,636 total

182,281 in 2025

2012 2025

ANCHOR WOMEN LEADING CHANGE

19,755 total

6,637 in 2025

1. INNER STRENGTH PROGRAM

Building financial skills & confidence

Builds women's financial capability and confidence through savings, budgeting, and decision-making. The program focuses on strengthening financial behaviours, increasing savings, and enabling women to actively participate in household financial decisions and planning.

NPS: +20 Good

The Inner Strength program in India achieved a positive NPS of +20, with 45% promoters and 25% detractors, reflecting overall positive participant satisfaction and willingness to recommend the program.

** Grey indicates available baseline measurement*

KEY INDICATORS *

56 %
Women who save regularly (any frequency)

₹3,675 + 172%
(₹1,350)
Increase in average monthly savings per household

55 %
Women with emergency savings for 1-3 months of household expenses

60 %
Women involved in financial decision-making

73 %
Women managing household budgets

57 %
(11 %)
Women who bookkeep regularly

OUTCOMES

SAVINGS
Behavioral change

- Buzz Women findings suggest that the Inner Strength program is supporting women to adopt more structured financial practices and strengthen day-to-day financial management. More than half of participants (56%) reported saving regularly, while 73% planned household budgets and 57% maintained bookkeeping records.
- However, the findings also point to continued financial vulnerability: 55% of women reported that their savings could cover household expenses for only 1–3 months during emergencies. These shifts are particularly important in the Indian context, where women have historically had limited exposure to formal financial planning, savings management, and independent financial decision-making, especially within low-income rural households (NITI Aayog, 2022).

DECISION MAKING AND CONFIDENCE
Strengthening economic agency

- Our data indicates a gradual shift in women's economic agency within households. Around 60% of women reported participating in household financial decision-making either independently or jointly.
- Qualitative responses provide evidence for these transformations- "After the Inner Strength training, I understood that I could also take part in decisions about our money. I sat down with my husband and told him that we needed to reduce our spending. He agreed, and we began discussing our household expenses together."

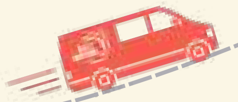
> "I VIEWED MY BUSINESS SIMPLY AS A SOURCE OF INCOME, NEVER REALISING THAT I COULD ALSO SAVE'.

COMMUNITY MODEL

Scale and Sustainability

In India, the Inner Strength program is extended through a peer-led model where trained Anchor Women (Gelathis) deliver Inner Strength trainings within their own villages. Using simple, structured playcards, they independently facilitate sessions on savings, budgeting, and financial decision-making.

This model enables scale beyond direct program reach, allowing increasing numbers of trained women to extend learning across entire communities.



"

EARLIER, I WAS SCARED TO EVEN STEP OUT OF MY HOUSE.
TODAY, PEOPLE COME TO ME FOR INFORMATION AND SUPPORT.
I FEEL CONFIDENT AND INDEPENDENT.

To date, 2,629 anchors have trained over 97,162 women, demonstrating a scalable, low-cost approach rooted in local ownership and long-term sustainability.

Buzz Women supports this model through continuous training, monitoring, and feedback systems, ensuring quality delivery while capturing both quantitative outcomes and qualitative impact from the ground.

In 2026, we are taking this model from India to Africa to bring the same community-led approach to new countries, new women, and new possibilities.

A pathway for long-term change

Women who are part of the Buzz Women movement, can take on multiple roles as participants, leaders, trainers, and community actors. The strength of our model lies in this continuity: learning does not remain with our organization but flows through women, creating sustained, community-led change.

2,629

Anchor women trained as community trainer (end of 2025)

13 %

of anchor women trained became community trainers

97,162

women trained by community trainers

- 12% of total training reach
- 37 women per community trainer

2. INSPIRATIONAL FELLOWSHIP PROGRAM

Building leadership and confidence

Develops women leaders by strengthening confidence, communication, and facilitation skills. Anchor Women emerge as community role models, leading meetings, mobilising peers, and initiating collective action within their villages.

NPS: +36 Favourable

The Inspiration fellowship program demonstrates strong participant satisfaction, with a Net Promoter Score (NPS) of +36, driven by 48% promoters and only 12% detractors, indicating high trust and willingness to recommend the program.

** Grey indicates available baseline measurement*

KEY INDICATORS *

- **77 %** (47 %) High confidence in public speaking
- **55 %** (44 %) Improved leadership skills
- **38 %** Organizing/leading meetings/mobilizing women
- **58 %** Initiated a community action
- **84 %** (43 %) Able to engage diverse participants

OUTCOMES

LEADERSHIP AND FACILITATION
Growing confidence to lead collective spaces

- More than half of participants (55%) reported improvement in their leadership skills as compared to 44% in baseline while 77% expressed high confidence in facilitating community meetings and discussions. Women also demonstrated collaborative leadership practices, with 83% preferring dialogue, consultation, or collective discussion to address disagreements and community concerns.

- Likhita, a tailor from Hunachuru village, first joined Inner Strength in December 2024 and later became an Anchor Woman. After completing Inspiration Fellowship, she began conducting Beehive meetings in her village from July 2025. Women discussed shared concerns and identified the need for a dedicated place to gather in the beehive. Likhita then submitted a formal request for an exclusive SHG meeting space at the local government body.

"EARLIER, I HESITATED TO SPEAK IN FRONT OF OTHERS OR APPROACH OFFICIALS. THROUGH THE BEEHIVE MEETINGS, I FOUND THE CONFIDENCE TO RAISE OUR GROUP'S CONCERNS AND TAKE THEM TO THE PANCHAYAT.

COMMUNITY ACTION AND CIVIC ENGAGEMENT
From participation to local problem-solving

- Women demonstrated active engagement in addressing local community concerns, with 58% reporting that they took initiative on community issues after joining the program and 45% participating directly in resolving issues alongside others.

- Women engaged with issues such as sanitation, drinking water, roads, education, women's safety, and access to public services, often by mobilizing community members, organizing discussions, and approaching local authorities collectively.

"WE GAINED THE COURAGE TO ASK FOR WHAT WE ARE ENTITLED TO. EARLIER WE USED TO MEET ON THE ROADSIDE; NOW WE HAVE A SAFE SPACE TO GATHER, LEARN, AND GROW.

3. BEEHIVES PROGRAM

Strengthening peer networks & collective action

Strengthens peer networks through monthly village-level gatherings led by Anchor Women, creating spaces for shared learning, problem-solving, and mutual support, while building social capital and enabling collective action within communities.

NPS: +32 Favourable

Beehive's NPS is +32, with 46% promoters and 14% detractors, indicating strong user satisfaction and willingness to recommend the platform.

KEY INDICATORS

93 %
Women participating in Beehive meetings or community groups monthly

93 %
Women involved in peer savings, learning, or social support groups

48 %
Women contributing to collective problem-solving or community initiatives

48 %
Women reporting examples of community change through collective action

40 %
Groups raising issues to authorities collectively

82 %
Women reporting having at least 3 peers they can rely on for financial/emotional support

OUTCOMES

COLLECTIVE ACTION AND PROBLEM SOLVING
Strong engagement and increased agency

- Beehive groups demonstrate a clear shift from awareness to collective problem-solving and action. Women reported strong engagement in addressing community issues, with 86% of Beehives attempting at least one issue in the past year and 75% reporting successful resolution of at least one issue.

- These actions span water and sanitation (51%), roads and transport (37%), health and hygiene (34%), and education (23%), along with environmental initiatives led by 45% of groups. Women also reported increased agency, with 98% feeling more confident speaking about community issues. Learning pathways have shifted, with 25% now learning through Beehive meetings compared to 30% who previously reported no awareness of community issues. Research (World Bank, 2023; OECD, 2024) highlights that women's peer collectives build collective efficacy, strengthening shared action, public voice, and coordinated resolution of local governance and service delivery issues.

CONSISTENT ENGAGEMENT
Regular meetings and inclusiveness

- Beehive demonstrates strong sustainability through consistent engagement and inclusive participation. Meetings are regular, with 92% held monthly and 5% twice a month, ensuring a steady rhythm of collective action. Participation is widely shared, with 68% reporting full member participation and 24% majority participation, indicating strong group ownership.

- Women reported outcomes through Beehive engagement, including increased self-confidence (43%) and improved financial habits (37%). Additionally, 29% reported participation in community decision-making, 27% started or expanded businesses, and 25% gained awareness of government schemes. Together, these reflect Beehive as a sustained platform for collective action, shared responsibility, and growth.

> "THROUGH THE BEEHIVE MEETINGS, I WANTED WOMEN TO COME TOGETHER, KNOW ABOUT OPPORTUNITIES, AND TAKE PART IN THE GROWTH OF OUR VILLAGE.

4. BUZZ BUSINESS PROGRAM

Building entrepreneurship & income opportunities

Supports women to start and grow enterprises by building entrepreneurial skills, improving financial management, and strengthening market engagement. This enables women to increase income, build sustainable livelihoods, and achieve greater economic independence.

NPS: +69 Excellent

Buzz Business records a strong NPS of +69, with 76.3% promoters and only 7.2% detractors, indicating high satisfaction and strong willingness to recommend the program.

** Grey indicates available baseline measurement*

KEY INDICATORS *

99 %	80 % (26 %)	88 %	87 %	80 %
Report strong entrepreneurial confidence and pride	Consistently track daily business income and expenses	Report revenue growth (5–20%+ increase within 3 months)	Have set clear business goals	Engage in peer learning and mentoring networks

OUTCOMES

REVENUE GROWTH & INCOME IMPACT
Business confidence, financial management, and long-term growth

- The Buzz Business program demonstrates strong progress in improving women's enterprise performance, income generation, and financial discipline. Average monthly enterprise income increased from ₹8,900 at baseline to ₹11,009 at endline.
- Entrepreneurial outcomes are equally strong, with 99% of women expressing confidence in their businesses, 80% consistently tracking income and expenses, and 87% setting clear business goals. Notably, 88% report revenue growth.
- Post-training shifts highlight improved business capability, with 41% expanding products or services, 36.8% experiencing increased sales, and 27% starting new enterprises. These changes indicate a transition toward more structured, growth-oriented entrepreneurship.

ENTERPRISE PROFILE AND PATHWAYS
Strengthening business confidence

- Women's enterprises remain rooted in locally viable sectors, including tailoring (35%), dairy farming (30%), retail grocery (9%), trading (7%), and agriculture (5%). These reflect stable, community-based livelihood pathways with scope for gradual diversification.
- Overall, the program is strengthening business confidence, financial management, and long-term growth orientation. Women are not only improving income but also building consistency, customer relationships, and forward planning in their enterprises.

> "THROUGH THE TRAINING, I LEARNED HOW TO PRICE, PROMOTE, AND STAY CONSISTENT. TODAY, I AM MORE CONFIDENT, I HAVE REGULAR CUSTOMERS, AND I BELIEVE IN MY ABILITY TO GROW MY BUSINESS.

5.

BUZZ GREEN PROGRAM

Promoting sustainability & climate action

Promotes climate awareness and sustainable practices by linking environmental action with financial and food security. This enables women to adopt eco-friendly behaviours such as kitchen gardening, waste reduction, and resource conservation in their households and communities.

NPS: +49 Favourable

NPS for the Green program is +49, with 68% promoters and low detractors (19%), reflecting strong satisfaction and high advocacy.

** Grey indicates available baseline measurement*

KEY INDICATORS *

85 %
(45 %)
Adopting either waste segregation or composting practices

38 %
Women maintaining a kitchen garden / home gardening practice

60 %
(10 %)
Women encouraging or influencing others to adopt eco-friendly behaviors

94 %
(50 %)
Reducing use of non-renewable resources (plastic, fuel)

59 %
(32 %)
Taking local climate action post-training

OUTCOMES

FROM AWARENESS TO ACTION
Environmental practices becoming the norm

- Environmental action is becoming both more consistent and more visible. Practices like waste segregation and composting have shifted from limited adoption (45%) to becoming the norm (85%), while reduced use of non-renewable resources has risen sharply from 50% to 94%, reflecting more conscious everyday choices.
- What is particularly striking is how this change is extending beyond the household. Women promoting eco-practices have increased from 10% to 60%, signalling a move from personal adoption to wider influence. Collective action is also strengthening, with participation in tree planting rising to 66% and community activities like clean-up drives growing from 8% to 38%.
- Overall, local climate action has increased from 32% to 59%, pointing to a clear shift from awareness to sustained engagement.

KITCHEN GARDENS TAKE ROOT
Uptake of home-based food production

- Kitchen gardens have emerged as a widely adopted climate-linked practice, with 38% of women starting them after training, reflecting strong uptake of home-based food production. While 75% report modest monthly savings of less than ₹500, the practice is already reducing household expenditure and improving access to fresh produce.
- In terms of nutrition, gardens are beginning to contribute meaningfully: 45% meet less than 25% of needs, 35% meet about 50%, and a smaller share meets 75% or more.

“

I STARTED EARNING RS. 4000/ MONTH WHEN I REALIZED THAT THE PRODUCE FROM MY KITCHEN GARDEN CAN ALSO BE SOLD THEREBY EARNING AN INCOME AND PROMOTING HEALTHY PRACTICES

6. COMMUNITY PARTICIPATION PROGRAM

Strengthening civic voice & participation

Enables women to engage as active citizens by building awareness, confidence, and collective voice. This supports them to participate in local governance, raise issues, and collaborate with stakeholders to drive community-level change.

NPS: +33 Favourable

NPS for the Community Participation Program is +33, with 55.4% promoters and 20.7% detractors, showing strong satisfaction and high recommendation intent.

** Grey indicates available baseline measurement*

KEY INDICATORS *

28 %
Women actively participating in community problem-solving and governance activities

43 %
(24 %)
Attendance of citizen friends and women in Gram Sabhas

18 %
(7 %)
Women who have applied for government schemes

40 %
Women reporting increased confidence in voicing concerns and participating in decision-making processes

OUTCOMES

EMERGING CIVIC ENGAGEMENT
Active participation in community problem solving

- The findings show a clear upward shift in women's civic participation and engagement with governance systems. Women's active participation in community problem-solving and governance activities stands at 28% at the endline, indicating emerging but still developing structured engagement with local institutions.

- Attendance in Gram Sabhas (the general assembly of all the people of a village) has increased significantly from 24% at baseline to 43% at endline, reflecting improved access and willingness to participate in formal decision-making spaces. Application for government schemes has also grown from 7% to 18%, suggesting increased awareness and ability to engage with entitlements. Overall, 40% of women report increased confidence in voicing concerns and participating in decisions, pointing to strengthening civic voice alongside growing institutional participation.

Impact through qualitative lens

- A qualitative data analysis of the impact from the Community Participation program showed us how women are participating in community decision making as a result of the program.

- Lakshmi collaborated with the local health department in her village, working to improve the quality of midday meals served to school children, ensuring they receive nutritious food every day. As an emerging community leader and advocate, Lakshmi now maintains regular communication with Panchayat members and stays informed about new government schemes:

> "I WANT TO SERVE THE COMMUNITY BECAUSE THIS HAS HELPED ME GROW PERSONALLY, TOO. IF WE DON'T ATTEND THE GRAM SABHA TOGETHER, WE CAN'T FIND JOINT SOLUTIONS TO OUR PROBLEMS.

IMPACT STORY

FROM KITCHEN GARDEN TO GREEN ENTERPRISE

ABOUT SUSHILA

Sushila is 52 years old and lives in Halebubnuru village in the Mandya district. Even before Buzz Green, she'd already started a kitchen garden with lemons, flowers, and betel leaves. She used what she needed for her home and donated the rest to the temple. Sushila's story shows how care for the land leads to stronger household income, and sets an example for others.

COUNTRY: India
PROGRAM: Buzz Green
REGION / VILLAGE: Mandya / Halebubnuru

“ I believe in conserving the environment

In December 2024, Sushila became a Green Motivator.

That role gave structure to what she was already practicing. She made a water pit near her house to increase moisture retention. She stopped burning small twigs and learned how they could nourish the soil. Dry leaves and vegetable scraps became compost for the garden and her husband's fields.

Then came the shift. Sushila had been giving away her extra produce to a temple. A Buzz Field Associate asked her if she'd considered selling a portion of that. It opened up a whole new purpose.

In May 2025, her garden expanded to curry leaves, guava, ginger, Indian borage, crossandra flowers, custard apples, and more betel leaves. All the while insisting on using organic methods.

Her husband now helps deliver produce to the market. People in the area come to her during festivals and her green enterprise has gone from feeding a single household to becoming part of the village commerce and an example for conserving natural methods.

The garden now earns her Rs. 4,000 per month, proving environmental practices hold economic value.

THE GAMBIA

OUR IMPACT IN THE GAMBIA

The Gambia is characterised by low-income, informal economies and limited access to financial services and structured training opportunities. This highlights the need to deliver programs within communities, ensuring women can access relevant support, build financial resilience, and strengthen livelihoods within their everyday environments.

PROGRAMS IMPLEMENTED IN INDIA:

1. Inner Strength
2. Inspirational fellowship
3. Beehives
4. Buzz Green

"

I BOUGHT MY HOUSE FURNITURE AND A BRAND NEW REFRIGERATOR FROM MY SAVINGS. THAT'S HOW MUCH BUZZ WOMEN HAS HELPED ME ORGANIZE MY FINANCES AND SAVE.

BUZZ WOMEN GAMBIA

Buzz Women Gambia was established in 2018 and has since grown into a national movement. Working across all 6 regions of The Gambia they have reached over 39,000 women across rural and urban communities, enabling them to build financial skills, grow businesses and step into leadership. Over 1,000+ Anchor Women are leading change at the community level, building strong peer networks and creating lasting pathways for women's empowerment.

KEY RESULTS

SAVINGS

77 %

Women with active saving habits

Progress toward financial resilience and saving habits

CONFIDENCE

96 %

Increase in confidence

Confidence is translating into voice, agency, and leadership

COLLECTIVE ACTIONS

64 %

Anchor women initiating collective actions

Shift from individual participation to collective action

ENVIRONMENT

43 %

Women adopting organic methods

Shift towards waste segregation, composting, kitchen gardens

WOMEN TRAINED

39,191 total

5,613 in 2025

2018 – 2025

ANCHOR WOMEN LEADING CHANGE

1,085 total

197 in 2025

1.

INNER STRENGTH PROGRAM

Building financial skills & confidence

Builds women's financial capability and confidence through savings, budgeting, and decision-making. The program focuses on strengthening financial behaviours, increasing savings, and enabling women to actively participate in household financial decisions and planning.

NPS: +77 Excellent

The Inner Strength program achieved an excellent Net Promoter Score (NPS) of 77. With 84.4% promoters and only 7.3% detractors, the findings reflect strong community trust and positive participant experience.

KEY INDICATORS

77 %
Women who save regularly

2,222.99
Increase in average monthly savings per woman

53 %
Women saving regularly increase their savings

62 %
Women involved in financial decision-making

82 %
Women managing household budgets

23 %
Women who bookkeep regularly

OUTCOMES

STRONGER SAVING HABITS
Financial confidence and long-term resilience

- The endline findings show strong progress in women's savings behavior and financial confidence. More than three-quarters of participants (77%) reported maintaining an active savings habit, demonstrating increased financial discipline and consistency.
- The average savings value per woman reached 2,222.99 Dalasi/month, while many participants also reported growth in their savings over the past year. These outcomes suggest improved financial planning, resilience, and the ability to manage personal and household needs more effectively.
- Qualitative responses further highlighted the transformative impact of the program on women's attitudes toward money management and future planning. Participants shared reflections such as: "The program helped me realize that financial independence starts with small savings" and "Before this program, I only spent money day by day. Now I save regularly and plan for my children's future." These findings indicate that the intervention strengthened women's financial awareness, confidence, and long-term economic security.

INCREASED WOMEN'S PARTICIPATION
Strengthened household decision-making

- The endline assessment also highlights improvements in women's participation in household decision-making and financial management. Around two-thirds of women reported joint or sole decision-making on health and education expenses, while over half participated in asset-related financial decisions. In addition, 81.6% of participants reported managing household budgets regularly or occasionally, indicating stronger involvement in financial planning within households. Qualitative feedback reflected increased confidence and agency among women.

"

I HAVE GAINED RESPECT IN MY FAMILY BECAUSE I NOW PARTICIPATE IN IMPORTANT FINANCIAL DECISIONS.

2. INSPIRATIONAL FELLOWSHIP PROGRAM

Building leadership and confidence

Develops women leaders by strengthening confidence, communication, and facilitation skills. Anchor Women emerge as community role models, leading meetings, mobilising peers, and initiating collective action within their villages.

NPS: +68 Excellent

The program achieved a strong Net Promoter Score (NPS) of +68, with 77% of participants acting as promoters and 9% as detractors — indicating high satisfaction and a strong willingness to recommend the program.

KEY INDICATORS

- **54 %** High confidence in public speaking
- **96 %** Reported increased leadership skills
- **61 %** Organizing/leading meetings/mobilizing women
- **64 %** Initiating collective action
- **54 %** Able to engage diverse participants

OUTCOMES

CONFIDENCE IN PUBLIC SPEAKING
Breakthrough Despite Barriers

- While 54% of women report high confidence in public speaking, qualitative responses show a clear shift from hesitation to participation: *"Before I could not speak in front of people, now I can share my ideas."; "I spoke in a meeting for the first time."*
- Notably, 68% spoke in the last 3 months, indicating that women are acting before feeling fully confident — a strong sign of behavioral change. This reflects a meaningful shift in contexts like Gambia, where (as noted by UN Women) women's public voice is often limited by social norms.
- Women are also actively taking on leadership responsibilities: 63% initiating collective action.
- From the dataset:Women mobilise an average of 6–10 people per activity. Most active participants organise ~1–2 meetings over 3 months.
- Qualitative narratives said - *"I have discussed issues affecting young girls such as early marriage and encouraging their education."*

COLLECTIVE ACTION & PROBLEM SOLVING
What issues are being addressed

- Women are not just participating — they are actively identifying and addressing community problems. Most actions focus on sanitation and cleanliness (34%), followed by health and hygiene awareness (26%), social issues like conflict resolution (22%), and community coordination (18%).
- These responses show a clear shift from participation to problem-solving, with women taking initiative to address everyday community challenges. This aligns with insights from UNDP, which note that while group participation is common, women-led action typically requires targeted leadership support- something clearly emerging in this dataset.

> "WE MOBILISED COMMUNITY MEMBERS TO PARTICIPATE IN CLEANING ACTIVITIES FOR A HEALTHIER ENVIRONMENT.

3. BEEHIVES PROGRAM

Strengthening peer networks & collective action

Strengthens peer networks through monthly village-level gatherings led by Anchor Women, creating spaces for shared learning, problem-solving, and mutual support, while building social capital and enabling collective action within communities.

NPS: +75 Excellent

The Beehive program achieved a strong Net Promoter Score (NPS) of 75, with 79% Promoters, 16% Passives, and only 4.5% Detractors, reflecting high participant satisfaction, strong peer trust, and strong willingness to recommend the program within their communities.

KEY INDICATORS

64 % Participating in Beehive meetings or community groups monthly

59 % Involved in peer savings, learning, or social support groups

52 % contributing to collective problem-solving or community initiatives

48 % Reporting examples of community change through collective action

35 % Of groups raising issues to authorities collectively

67 % Reporting having at least 3 peers they can rely on for financial/ emotional support

OUTCOMES

STRONGER COMMUNITY COHESION

Strengthened solidarity, participation, and community ownership

- Nearly two-thirds of participants (64%) reported participating in Beehive meetings or community groups on a monthly basis, while 59% engaged in peer savings, learning, or social support groups. More than half (52%) contributed to collective problem-solving or community initiatives, and group participation increased by 18% over time, reflecting stronger community cohesion and sustained engagement.
- In addition, 48% of women reported visible community changes resulting from collective action, while 35% of groups collectively raised issues with local authorities, indicating growing civic participation and confidence.
- Qualitative responses reinforced these findings, with participants sharing statements such as: “Together we are able to solve problems that we could not handle alone”. These findings highlight strengthened solidarity, participation, and community ownership among women.

INCREASED TRUST AND SUPPORT

Safe spaces for sharing experiences, learning, and problem-solving

- The endline assessment also highlights stronger peer support systems and social connectedness among participants. A majority of women (67%) reported having at least three peers they could rely on for financial or emotional support, while 62% sought advice or help from peers within the last three months. These findings suggest increased trust, mutual support, and stronger interpersonal networks within communities.
- Women described how peer relationships created safe spaces for sharing experiences, learning, and problem-solving. Overall, the findings indicate strengthened social capital and collective resilience among participants.

> “THE GROUP HELPED US LEARN FROM EACH OTHER AND SUPPORT ONE ANOTHER EMOTIONALLY AND FINANCIALLY.

4.

BUZZ GREEN PROGRAM

Promoting sustainability & climate action

Promotes climate awareness and sustainable practices by linking environmental action with financial and food security. This enables women to adopt eco-friendly behaviours such as kitchen gardening, waste reduction, and resource conservation in their households and communities.

NPS: +77 Excellent

The program achieved a strong Net Promoter Score (NPS) of 77, with 84% Promoters, 8% Passives, and only 7.3% Detractors, reflecting high participant satisfaction and strong willingness to recommend the program within their communities

KEY INDICATORS

43 %	90 %	52 %	47 %	40 %	55 %
Adopting either waste segregation or composting practices	Women maintaining a kitchen garden / home gardening practice	Reducing use of non-renewable resources (plastic, fuel)	Women encouraging or influencing others to adopt eco-friendly behaviors	Women who led at least one eco-initiative since they got trained	Taking local climate action post-training

OUTCOMES

INCREASED AWARENESS AND ACTION
Adoption of sustainable environmental practices

- The endline findings demonstrate strong adoption of environmentally sustainable practices among women following the training. A large majority of participants (90%) reported maintaining kitchen gardens or home gardening practices, reflecting increased awareness of sustainable food production and household-level environmental action.
- In addition, 43% adopted waste segregation or composting practices, while 52% reported reducing the use of non-renewable resources such as plastics and fuel. These findings suggest that the program successfully translated environmental knowledge into practical and measurable behavior change within households. Women also demonstrated growing commitment to environmental responsibility and climate-conscious living.
- Qualitative responses reinforced these outcomes, with participants sharing statements such as: *"Now I use less plastic and teach my children how to keep the environment clean"* . Overall, the results highlight improved environmental awareness, sustainable practices, and household resilience.

COMMUNITY CLIMATE ACTION
Growing women's leadership

- The endline assessment also highlights growing women's leadership in environmental awareness and local climate action. Nearly half of participants (47%) reported encouraging others to adopt eco-friendly practices within their households or communities, while 55% actively engaged in local climate action after the training.
- In addition, 40% of women led at least one eco-initiative, demonstrating increased confidence and community participation. Women participated in activities such as awareness campaigns, clean-up efforts, and community sensitization on sustainable practices.
- Qualitative feedback reflected strengthened leadership and agency. The findings indicate stronger community engagement and environmental stewardship among participants

"

I NOW ENCOURAGE MY NEIGHBORS TO STOP BURNING WASTE CARELESSLY

ABOUT NYIMA KANTEH

Nyima Kanteh is a tailor, entrepreneur, mother, and Anchor Woman from Bwiam. After graduating as a tailor in 2009, she built her livelihood through sewing, fashion, and textiles. She now trains young women in sewing, mentors others in business, and is one of four women featured in the upcoming Buzz Women film campaign.

COUNTRY: Gambia
PROGRAM: Buzz Inner Strength
REGION / VILLAGE: Bwiam

IMPACT STORY

INDEPENDENCE IS IN FASHION

By 2018, Nyima's tailoring business was still small, it was her and one apprentice.

She had all the skill and discipline but what kept her back was record keeping, financial planning, and knowing how to separate daily needs from future growth. Through Buzz Inner Strength, one key lesson stayed with Nyima: profit can support savings and personal needs, but capital must be protected if your business is to grow. She took the lesson to heart.

She started keeping better records, reduced unnecessary spending, saved more consistently, and reinvested in the business at opportune times.

Today, Nyima owns two tailoring shops and a sewing accessories outlet in Bwiam market. Her business now includes fashion design, textiles, and four apprentices learning alongside her.

As an Anchor Woman, she shares her knowledge with other women, showing that business can be built with patience, discipline, and trust in your own ability.

"

Never touch your capital if the business is to grow

TANZANIA

OUR IMPACT IN TANZANIA

Tanzania is characterized by vast rural areas, limited infrastructure, and low access to formal training and financial services. This underlines the importance of bringing opportunities closer to women in their own communities, making support more accessible in daily life.

PROGRAMS IMPLEMENTED IN TANZANIA:

1. Inner Strength
2. Inspirational fellowship

> "BEFORE I RECEIVED THIS TRAINING, I WAS USING WHATEVER I HAD AND BY THE END OF THE DAY I HAD NOTHING LEFT. AFTER GETTING THIS EDUCATION, I STARTED SAVING EVERY WEEK.

OUR PARTNER

The SOTE Initiative

THE SOTE INITIATIVE

The Sote Initiative is a Tanzanian NGO dedicated to strengthening the economic, social, and environmental wellbeing of communities. As a local partner of Buzz Women, they play a key role in reaching women in remote and underserved villages, extending the program to the last mile.

KEY RESULTS

SAVINGS

94 %

Women with active saving habits

Progress toward financial resilience and saving habits

CONFIDENCE

68 %

Increase in confidence

Confidence is translating into voice, agency, and leadership

COLLECTIVE ACTION

88 %

Anchor women initiating collective actions

Shift from individual participation to collective action

WOMEN TRAINED

4,719 total

2,121 in 2025

2023 — 2025

ANCHOR WOMEN LEADING CHANGE

375 total

125 in 2025

1. INNER STRENGTH PROGRAM

Building financial skills & confidence

Builds women's financial capability and confidence through savings, budgeting, and decision-making. The program focuses on strengthening financial behaviours, increasing savings, and enabling women to actively participate in household financial decisions and planning.

NPS: +62 Excellent

The Inner Strength program demonstrates exceptionally high participant satisfaction, with a Net Promoter Score of +62, driven by 67% promoters and only 5% detractors.

KEY INDICATORS

- **94 %** — Women with active savings habit (≥1/month)
- **67 %** — Women who actively save report increased savings
- **86 %** — Women involved in some form of financial decision-making
- **56 %** — Women managing budgets
- **25 %** — Women who bookkeep regularly

OUTCOMES

STRONGER SAVING HABITS
Financial confidence and long-term resilience

- Research from FinScope Tanzania (2023) and the Global Findex (2021) shows that regular saving remains limited among rural populations. Within the Buzz Women network, 94% of women save at least monthly and 82% weekly, with an average monthly savings of 50,700 TZS — indicating deeply embedded financial discipline.
- Focus Group Discussions confirm a significant behavioural shift: women have moved from no structured savings to intentional, regular saving practices, often driven by knowledge gained through training. Women who save regularly are 13 times more likely to report an increase in savings, and two-thirds (67%) of active savers report higher savings compared to the previous year.
- An important caveat: savings remain small and vulnerable, frequently disrupted by emergencies. Building financial resilience is a long-term outcome, best measured at least two years after the intervention.

INCREASED WOMEN'S PARTICIPATION
Strengthened household decision-making

- Nationally, 56–60% of Tanzanian women participate in household financial decisions, with only 35–40% deciding independently (TDHS, 2022). Within Buzz Women, 86% of women are involved in financial decision-making: 48% independently and 38% jointly. Notably, 32% of trained women lead single-headed households.
- Participation is strongest in savings decisions (80%), but declines for borrowing (55%) and asset purchases (48%). Business-related decisions involve 60–65% of relevant respondents.
- Focus Group Discussions link this shift to increased financial awareness and planning capacity rather than structural power changes, with women noting they can now "think and plan better."

> "THE REASON IT WAS HARD TO SAVE WAS BECAUSE WE DID NOT HAVE THE KNOWLEDGE.

2.

INSPIRATIONAL FELLOWSHIP PROGRAM

Building leadership and confidence

Develops women leaders by strengthening confidence, communication, and facilitation skills. Anchor Women emerge as community role models, leading meetings, mobilising peers, and initiating collective action within their villages.

NPS: +68 Excellent

The program achieved a strong Net Promoter Score (NPS) of +68, with 68% of participants acting as promoters and no detractors — indicating high satisfaction and strong willingness to recommend the program.

KEY INDICATORS

56 %
High confidence in public speaking
(Likert ≥4)

68 %
Reported increase in confidence

80 %
Organising/leading meetings/events

88 %
Mobilising others for community action
(on an average mobilized 30 women)

76 %
Able to engage diverse participants

OUTCOMES

CONFIDENCE
Voice, agency and leadership

- From our qualitative data analysis women's experiences of increased confidence are reflected in everyday actions—from speaking up in group settings to asserting themselves within households and taking initiative in livelihoods. These narratives highlight a shift from hesitation to active participation, indicating that confidence is translating into voice, agency, and leadership.

- While 56% of women report high confidence in public speaking, a larger share (68%) report increased confidence over time—indicating that confidence-building is both significant and ongoing among participants.

- Focus Group Discussions provide strong evidence that this confidence is not abstract, but behavioural. Women described changes in how they speak, participate, and assert themselves in everyday situations. Many women have said - "Before, I could not speak in front of others. Now I can share my thoughts in the group."

COMMUNITY ACTION
Collective change

- Women's actions span multiple domains. Around 40% relate to improving community cleanliness and environment, while nearly 30% involve supporting and mobilizing peers. About 20% of responses reflect engagement with local systems, and a quarter highlight economic or livelihood-related support—demonstrating a broad shift from individual learning to collective action.

- Focus Group Discussions reinforce that women are not just learning — they are actively applying their learning in community contexts.

"

I MET WITH A SMALL GROUP OF WOMEN AND ENCOURAGED THEM THAT INSTEAD OF SPENDING MONEY ON ALCOHOL, THEY SHOULD SAVE IT, AND THEY UNDERSTOOD AND RESPONDED POSITIVELY.

ABOUT ELIAIMOO

For years, Eliaimoo (60) dealt with financial hardship in a system where women were expected to care for the home, but not take part in economic activities. After losing her daughter, she also became responsible for the young child left behind. As a mother of seven, a grandmother, a wife, a livestock keeper, and community health worker she was set on her dream: to provide for her family and improve their future.

COUNTRY: Tanzania
PROGRAM: Buzz Inner Strength
REGION / VILLAGE: Mwika North / Lole Village

“ I began to see the strength I already had.

IMPACT STORY

GOING AGAINST THE GRAIN TO PLANT SEEDS

Initially without her family’s support, Eliaimoo joined a local women’s group in secret. She told curious relatives she was going to cut grass for the cattle. It was more akin to cutting away old beliefs.

Through Buzz Inner Strength, she grew her skills in financial management and leadership. She regained trust in her own judgement but she had to convince her family that she was going to take control of the finances. Through patience and dialogue, her family saw how her growth could truly support them all.

Her monthly savings have gone up 500%. She now supports three grandchildren through school and has bought a two-acre farm to secure her family’s long-term income.

Aside from that, she mentors women facing restrictive systems and helps them identify livelihood opportunities. Through her work in HIV prevention she also educates mothers and families towards healthier outcomes.

Eliaimoo displays the generating power of women. An ability to change the future for her family and create more connected communities around her.

KENYA

OUR IMPACT IN KENYA

Kenya is characterized by diverse rural and peri-urban regions, uneven infrastructure, and varying access to formal training and financial services. This highlights the need to deliver opportunities within women's immediate environments, ensuring support is practical, relevant, and integrated into their everyday lives.

PROGRAMS IMPLEMENTED IN KENYA:

1. Inner Strength
2. Inspirational Fellowship

"

THE TRAINING HELPED ME MANAGE CONFLICTS WITH MY HUSBAND THAT WERE CAUSED BY FUNDS MISMANAGEMENT. I LEARNED THE IMPORTANCE OF BUDGET MAKING AND SAVINGS AND AVOIDING IMPULSE PURCHASES. I CAN'T MISUSE SCHOOL FEES AGAIN. WE NOW MAKE FINANCIAL DECISIONS JOINTLY.

OUR PARTNER

Emerging Leaders Foundation

EMERGING LEADERS FOUNDATION (ELF)
ELF Africa is a Kenyan organization dedicated to advancing values-based leadership, active citizenship, and inclusive governance. As a local partner of Buzz Women, ELF-Africa helps strengthen community participation and women's empowerment by reaching and mobilizing underserved communities across Kenya.

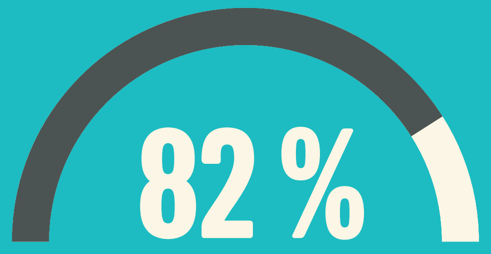
KEY RESULTS

SAVINGS

Women with active saving habits

Progress toward financial resilience and saving habits

DECISION-MAKING

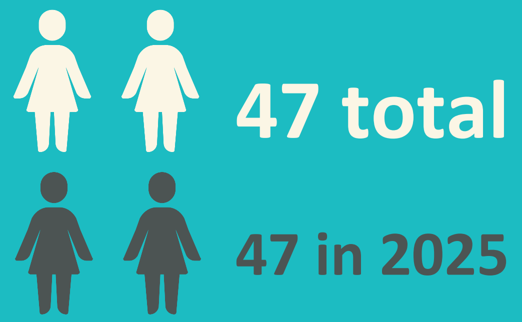


Women involved in financial decision-making

Confidence and shared decision-making at home

WOMEN TRAINED

ANCHOR WOMEN LEADING CHANGE



1.

INNER STRENGTH PROGRAM

Building financial skills & confidence

Builds women's financial capability and confidence through savings, budgeting, and decision-making. The program focuses on strengthening financial behaviours, increasing savings, and enabling women to actively participate in household financial decisions and planning.

NPS: +61 Excellent

The Inner Strength program in Kenya demonstrates strong participant satisfaction, with a Net Promoter Score of +61, driven by 66% promoters and only 5% detractors.

KEY INDICATORS

95 % Women with active savings habit (≥1/month)

71 % Women who actively save report increased savings

82 % Women involved in some form of financial decision-making

58 % Women managing household budgets

28 % Women who bookkeep regularly

OUTCOMES

SAVINGS
As a pathway to financial resilience

- Saving has become a routine financial behaviour among participants, with 93% of women reporting active saving practices. While only 67% reported that their savings had increased over time, the findings suggest that the programme is helping women build financial resilience through more consistent saving and budgeting habits.
- Participants described using savings to manage school fees, household needs, and emergencies, improving their ability to cope with financial shocks. This reflects broader evidence from Global Findex (2021), which shows that although many people in Kenya save informally and in small amounts, savings are often vulnerable to disruption from daily economic pressures. The programme therefore appears to play an important role in strengthening women's financial stability and preparedness, even where long-term accumulation remains difficult.
- Focus Group Discussions help explain this phenomenon:"I used my savings when there was a death in the family — it helped a lot. Otherwise I would have had to take a loan for the same expense."

FINANCIAL AGENCY AND DECISION-MAKING
Strengthening women's financial autonomy

- Most women (82%) participate in financial decision-making, but only 38% do so independently while 44% decide jointly — autonomous authority remains limited. Focus groups suggest the key shift lies in how women participate, with greater confidence and planning ability: *"Now we make financial decisions together as a family."*
- Women acting as primary providers more often report full control: *"Learning budgeting and saving helped me manage my household finances more independently."*
- Financial management: strong awareness, partial adoption. While 58% of women manage household budgets, only 28% maintain regular financial records. Focus groups show women understand the value and are beginning to adopt them — reflecting a transition from knowledge to practice.

> "BEFORE, MONEY WOULD DISAPPEAR WITHOUT PLANNING. NOW I KEEP RECORDS AND MANAGE MY FINANCES WITH PURPOSE."

ABOUT FRANCISCA

Francisca Mongeli is a mother of four and salonist from Kiambiu. She's a central figure in her neighbourhood, as for years children have come to her for braiding and styling their hair. Her story follows a woman whose curiosity about money and partnership changed a side activity into a business and source of inspiration.

COUNTRY: Kenya
PROGRAM: Buzz Inner Strength
REGION / VILLAGE: Kiambiu

"When two people support each other, there is love in the home.

Watu wakisaidiana wawili kunakuwa na upendo kwa nyumba.

IMPACT STORY

BRAIDING TOGETHER COMMUNITY AND BUSINESS

In the early days with Buzz Women, she sat at the edge of group discussions and only watched. What drew her in were conversations about household expenditure.

She began to see her own skills in a different light. Rather than the salon being a side job, it could become a valuable asset with plenty of promise. She decided to save KES 100 per week.

Her growth in results and confidence inspired others and her leadership qualities surfaced. As an Anchor Woman she's now among the most active voices in the community, encouraging and energizing others, teaching them to see and celebrate their contributions.

With a loan from the savings group, and her own funds, she's opened a new salon and currently employs two women. The household changed too. Francisca now describes her relationship with her husband as a genuine partnership: two people making decisions together, sharing goals, and distributing responsibilities by choice.

OTHER COUNTRIES

OUR IMPACT IN UKRAINE

U&WE HUB is a platform supporting women entrepreneurs, created after the full-scale invasion to contribute to Ukraine's economic recovery. Since the initiative was launched, we have engaged more than 13,200 women. In 2025, we operated through 6 hubs and reached over 4,700 women through educational programs, business events and local communities in Kyiv, Uzhhorod, Ivano-Frankivsk, Chernivtsi, Dnipro, and Zaporizhzhia. During the year, the U&WE HUB team organized 470 business events, 310 women completed our basic entrepreneurship training program and 30 new businesses were registered. We support women in launching, rebuilding, and scaling their businesses, contributing to resilient communities and Ukraine's recovery.

4,700
WOMEN ENGAGED

6
OFFLINE HUBS

470
BUSINESS EVENTS ORGANISED

ABOUT KATERYNA

Kateryna Kapitanchuk is the Deputy Director of PALAYE, a Ukrainian food company that grows peppers and turns vegetables and fruit into sauces and pastes. She helps run the business in wartime, where every decision carries weight.

COUNTRY: Ukraine
PROGRAM: MIST, U&WE HUB
REGION / VILLAGE: Tskhinvali

IMPACT STORY

FOOD FOR THE FUTURE

When Kateryna joined MIST, PALAYE was still young. There were peppers to grow, recipes to test, equipment to think about, markets to understand. On paper, these sound like regular business questions. In Ukraine, they come with the weight of how far can you plan ahead when the whole country is being forced to live month by month?

MIST didn't remove that pressure but it helped Kateryna figure out a better system for her business. Together with the other women of Women Rebuilding Ukraine they share knowledge, skills and ways to keep a future focus.

PALAYE still continues to grow. A food company in wartime is more than a food company. It keeps families alive and gives people a reason to believe in the future. One that Kateryna is helping to rebuild.

"

My mindset changed, my attitude toward myself and business changed. Most importantly, I realized that what I do truly has value and is needed.

OUR IMPACT IN GEORGIA

In Georgia, Buzz Women partners with Microbank Crystal to deliver programs through trained local women leaders. These leaders facilitate learning sessions in their own communities, creating spaces where women develop financial skills, entrepreneurial capacity, and confidence.

Beyond individual learning, women initiate community projects addressing local needs, ranging from education and youth engagement to women's empowerment and wellbeing. This community-led model ensures sustainable change driven by local voices and leadership.

crystal

3	17	5
COMMUNITY MEETINGS HOSTED	AMBASSADORS INVOLVED	REGIONS COVERED

ABOUT LILI PULARIANI

Since moving back to the village, I deeply missed a community where I would be accepted and valued. Because nothing existed, I teamed up with like-minded people to create it ourselves: "Women of Dimi". Together, we established an open- air cinema and organized various educational meetings for the local residents, women and children. I dedicated my yard and home not only to spreading education but also to fostering the social connections that women living in rural areas so often lack.

COUNTRY: Georgia
PROGRAM: Microbank Crystal Program
REGION / VILLAGE: Dimi

IMPACT STORY

BUILDING IT REGARDLESS

One day, a woman said, "I didn't realize others felt the same way." It showed me how lonely rural women are, and how much our meetings mean.

Meeting the Buzz Women confirmed we are not alone in facing opposition. Our initiatives threaten the old order, where a woman is family property, a caregiver, a mother, nothing more. They gave me hope: If you approach problems as if they are small, they truly do diminish.

One line stayed with me: "Women in Ukraine manage to create community benefits even during the war." It was a slap and an encouragement. If they can do it, why should I give up? Since then I have taken on projects ten times larger.

The older women changed me. I saw a strength in them I couldn't see in myself, and they want me to go further than they could. I know now: if you know why you're building, you'll build it regardless – a house, a relationship, or a village.

"

If you approach problems as if they are small, they truly do diminish.

NEW COUNTRIES

CÔTE D'IVOIRE & SENEGAL

As 2025 came to a close, preparations were well underway to welcome two new partner organizations and expand the Buzz Women movement into two new countries: Sabou Gnouma Gnini in Côte d'Ivoire and La Calebasse des Lingueres in Senegal.

Starting in 2026, both organisations will officially join the Buzz Women network and begin implementing the Buzz Women program within their local contexts. Following Buzz Women's Road to Transformation approach, both partnerships will launch with the Inner Strength Program as the foundational intervention, followed by continued community leadership development through the Inspiration Fellowship Program and Beehives.

We are excited to broaden the reach of the Buzz Women movement and collaborate with our new partners to bring life-changing education to women across Côte d'Ivoire and Senegal.

OUR PARTNERS

LA CALEBASSE DES LINGUERES | SENEGAL

La Calebasse des Linguères is a community-based organisation in Senegal supporting vulnerable women and youth through economic empowerment and tontine-based financing. Active in the Podor and Saint-Louis regions, they help women in agriculture and food processing turn learning into sustainable livelihoods.

SABOU GNOUMA GNINI | CÔTE D'IVOIRE

Since 2015, Sabou Gnouma Gnini has worked to reduce poverty among cocoa-producing communities in Côte d'Ivoire. Through Buzz Women, women across Haut-Sassandra and Lôh-Djiboua will receive training in financial literacy, entrepreneurship, and personal development. The trainings are being delivered in partnership with cooperatives Ecookim and Socoopacdci.

ABOUT RAMA SOW

Rama Sow is a trader from Gouye Rène in Senegal. For 15 years, she has sold seasonal goods, following the needs of the year. She knew how to earn from her trade. The harder part was keeping what she earned safe. Savings groups could be expensive, and when money was lost, family ties made it difficult to speak openly or recover what was gone.

COUNTRY: Senegal
PROGRAM: Buzz Inner Strength
REGION / VILLAGE: Gandiol / Gouye Rène

> “
> **Saving money means protecting the family.**

IMPACT STORY

TWO WALLETS, ONE WAY FORWARD

After the first financial literacy session, Rama took what she learned and turned it into something tangible and practical. She went straight to a carpenter.

She asked him to make her a wooden wallet. She knew she needed a system that kept funds from leaking to places where she didn’t have any control over. One wallet intended for the business. Another wallet for personal savings.

From then on, her money was put in a secure place before it went out. Her day’s earnings no longer simply pass through her hands and disappear into whatever is asked from a wider group. She could look at what belonged to the trade and what belonged to her family.

Her decision to make a practical solution relieved her from unexpected pressure and created more security. For Rama, saving means being ready when the family needs protection.

ABOUT GBAHI EVELYNE

Gbahi Evelyne is a 45-year-old retailer from Lékaboua. She sells several products and has learned to look at her business by being patient. In her VSLA group, she often reminds other women that progress will not come from outside, but from the way each woman learns to organise and make decisions with care.

COUNTRY: Côte d'Ivoire
PROGRAM: Buzz Inner Strength
REGION / VILLAGE: Daloa / Lékaboua

"Each woman must choose to break free from the victim and vulnerability mentality and reorganize.

IMPACT STORY

THE MANDARIN TREE TAKES HER TIME

Who would you be if you were a tree? In a Fellowship exercise, Gbahi Evelyne chose the mandarin tree.

"Because it doesn't need to be tall to bear a lot of fruit. But it does take time."

That answer says a lot about how Gbahi sees her business. She watches closely, notices where money slips away and what can be solved differently.

A vendor without change used to mean she added an item she didn't need. Now she has them pay the exact amount with mobile money and invests in supplies that are in higher demand.

Small choices like this have changed how she runs her store. Today, it's the main grocery point for Lékaboua and the surrounding settlements.

In her VSLA group, she now saves 10,000 CFA francs per month instead of 6,000. Encouraging other women to track what enters and leaves their hands. Fifteen others have started to use their own cash boxes too.

Last January, Gbahi was named Anchor Woman. The mandarin tree is bearing fruit.

IMPACT TEAM

GLOBAL AND LOCAL

Our Monitoring, Evaluation & Learning team works at every level of the Buzz Women movement, from our global team in the Netherlands to our local organizations on the ground. We are proud of the place impact measurement holds within our movement. Our system is rooted in India and grows stronger every year, in both reach and depth.

But numbers only tell part of the story. That is why impact storytelling is an essential part of how we work: capturing the voices, experiences, and transformations that data alone cannot express. This report is the result of true teamwork and dedication across measurement, storytelling, and design.

We are committed to evaluating, sharing, and improving every year, because learning is not a side note. It is how we grow.

MEET THE TEAM

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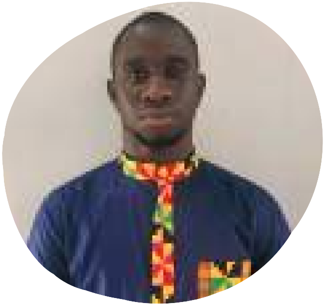

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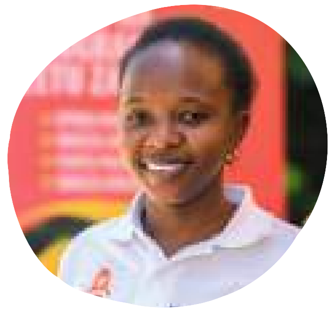

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HEADING TOWARDS THE FUTURE

A NEW PHASE

We are entering a new and exciting phase. This year, we will reach **one million women**, a milestone to celebrate. We have identified five building blocks that will power what comes next.

1. **Deepen the roots**
   In our existing countries, we are strengthening and expanding the movement. In Karnataka (India) and The Gambia, we are committed to reaching every single community to showcase what collective change means on a large scale.

2. **Spread the wave**
   Actively kickstarting the movement in new countries, carried forward by local partners who believe in this as deeply as we do.

3. **Build the open-source engine**
   Making our full curriculum available to any grassroots organisation, anywhere in the world.

4. **Stories of transformation**
   Investing in the technology and impact measurement systems that tell the real story of change.

5. **Organize our own redundancy**
   Building strong, locally led organisations in India and Africa and developing the leadership and independence that will carry this movement forward.

Together, these building blocks form a self-sustaining, self-spreading global movement that belongs to the women it serves. We are excited to work together with all existing and new partners towards these goals.

WE THANK OUR PARTNERS

Impact at this scale is never built alone. We are grateful for our funding partners who believe in our mission and vision before the results are in. Their trust and investment create a ripple effect that reaches far beyond what numbers can capture: into villages, households, and futures we may never see, but that are forever changed.

Thank you for making the Buzz Women movement possible.

OUR PARTNERS IN 2025