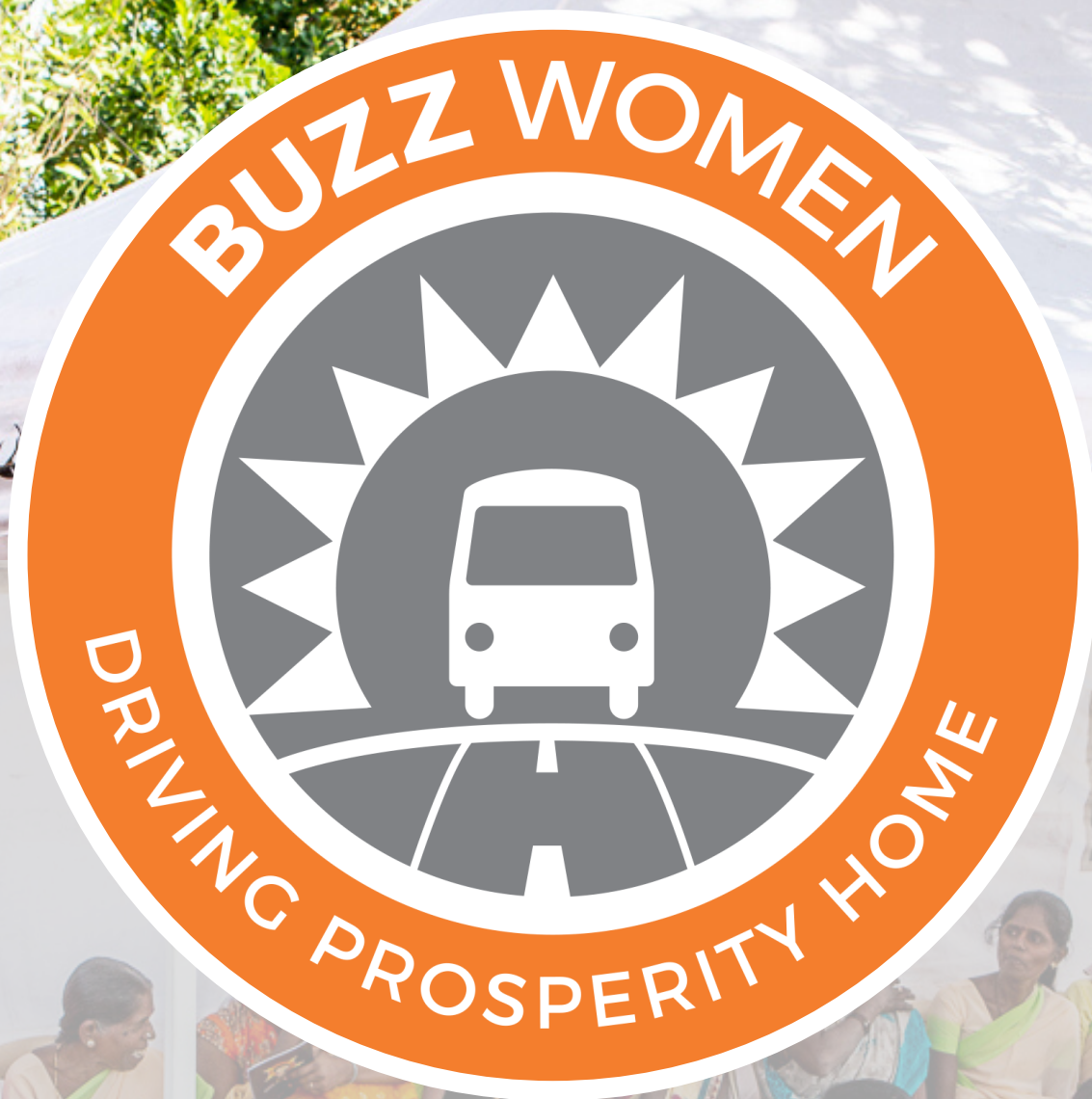




ANNUAL REPORT 2019-2020 INDIA

FROM OUR CHIEF CHANGEMAKER



UTHARA NARAYANAN

Bhagya of Bagalur gave me clarity this year, on what Buzz does. I was meeting her along with other self-employed women for a pilot we are doing under the umbrella of Buzz Vyapar (Buzz Business - incubating women entrepreneurs). Women usually come late to these meetings/events/trainings since they have to juggle their home responsibilities along with their aspiration to learn and they have to travel. Usually we do these sessions near their home at their door steps. But since this was a pilot and we were gathering many from across the city of Bangalore, we were forced to choose a central place for all. Bhagya has to travel in 3 different buses and spent almost 2.5 hours reaching the venue. But she always comes on time. She is a young single mother rearing cows for a living. We decided to go beyond the curriculum that day to talk about how difficult it is for the women to come for such sessions and how they manage to do the same. Bhagya blew my mind away when she said "When people ask me why I keep going for these meetings with Buzz Women, I tell them 'they help me learn more about myself'. I couldn't have articulated it better.

When I started my journey of social discovery with Buzz 8 years ago, I thought it was about financial management with elements of self-discovery. Years of interaction with the women has taught me that it's the other way around. Buzz Women is a journey that women take to learn more about themselves, their relationship with money, their relationship with business, their relationship with their communities/society, and more importantly their relationship with themselves. I wish every woman that we have reached in the past 8 years can find their voice like Bhagya and realise their dreams by unleashing their potential. I wish we are able to guide them to do the same by going deeper in the coming years.

CROSSING THE 2 LAKH MILESTONE BY 25,000!

With the closing of financial year 2019-20, we feel closer to our goal of reaching **10 million women by the year 2030**. When we began in 2012, we thought reaching 20,000 by 2020 would be a difficult goal to achieve. Now that we have passed this goal by 10 times, we are motivated to achieve our 2030 goal in the next decade.

Our list of donors has also increased helping us take Buzz Women into more villages and help more women each day. This year we have 6 new donors including Capri Foundation, Gharda Chemicals Limited, HCL Foundation, JSW Foundation, Junior Achievement India Services-GAME and Ola Foundation. All their donations went into our self-shakthi training (self-empowerment training).

This year, as of **March 2020** we have successfully:



Trained 2,18,239 women



Reached 7,525 villages in the state of Karnataka



Created 3,651 local Community Anchors



Rolled out 8 buses on the road

In just one year, we were able to train **1,01,388 women** which is a **51.78% growth** compared to last year. We were able to create **1,352 new Local Community Anchors** called Buzz Gelathis this year alone. Along with the expansion of our team we also have **2 more buses** rolling into villages and helping us reach more women faster.

We are undoubtedly growing at a progressively steady pace as new members board onto our team. The Buzz Women team is also making functional changes and bringing more under our umbrella. We are driving towards a holistic system with an expanded focus. We are building a five C system that covers the avenues of Cash, Confidence, Climate, Care, and Community. We are focusing on bringing about a behavioural change that will last post the training sessions. An active change which is personal and internal, and can lead to community development.

WE HAVE SEEN OUR WOMEN TURN INTO ENTREPRENEURS, LEADERS, AND COMMUNITY CHANGE-MAKERS.

IMPACT SURVEY RESULTS

Learnings, retention, goal-settings, skill-development, and future planning are all parameters to understanding the impact our training sessions have on the women we train. This has been done by co-developing a Woman Empowerment Index (WEI) with IdeasUnbound, our impact assessment partner.

The survey was conducted by the third party vendor, IdeasUnbound. The study was conducted on 660 women across 7 villages in three cities, Bangalore, Kolar, and Tumkur. This was a mixed survey consisting of quantitative as well as qualitative methods like one-to-one interviews, focus group interviews, in-depth interviews, as well as key informant interviews. The study analysed five pathways of change as per the ToC (Theory of Change)- *financial literacy, community initiatives, confidence, enterprises and Gelathis as a resource*.



FINANCIAL LITERACY

The most prominent learnings women recalled from the Buzz Training were related to financial literacy like saving, debt management and money management.

Due to women seeking loans from SHGs, the tendency to borrow from moneylenders is low (3%) among women from treatment villages. All in all, women in the treatment villages feel an improvement in their financial situation in the last one year.



38% of women have been able to save more regularly



23% of women have been able to save more money



62% of women in treatment villages seek loans from SHGs



61% of women in the treatment villages feel an improvement in their financial situation



36% higher rate of insurance cover



92% have a bank account in their own name or in a family member's name



COMMUNITY INITIATIVES

The highest number of initiatives were taken by the women to solve the most common issues. A lot of initiatives are group efforts (SHG based) wherein women are part of discussions and actions, leveraging on the strength of numbers.

The community initiatives taken up by the women can partly be attributed to Buzz's training programme in terms of the Gelathi playing the role of triggering discussions and initiatives around issues in the community. The existing SHGs also serve as a platform for women to come together, discuss and resolve issues.



84% of women in treatment villages are aware of issues in the community



43% of women spread the knowledge they received from the training



CONFIDENCE

They attributed the shift to the support received from the group of women trained as well as their family members. They also saw an increase in their confidence after the Buzz Women training.



36% of women were able to articulate their goals to a large extent and **14%** had a plan to reach the goal.



44% out of the (81%) women reported a positive shift in their role in decision making since the Buzz training.



68% of women said their confidence had increased to some extent.



ENTERPRISE

The study found that the treatment villages have a higher percentage of women who either own an enterprise or are part of a family enterprise, with low participation. The most common types of enterprises found in the treatment villages overall were retail outlets.

Even though many have learnt new skills, women still want to pick up more skills to earn higher income by starting a new enterprise or expanding an existing enterprise.



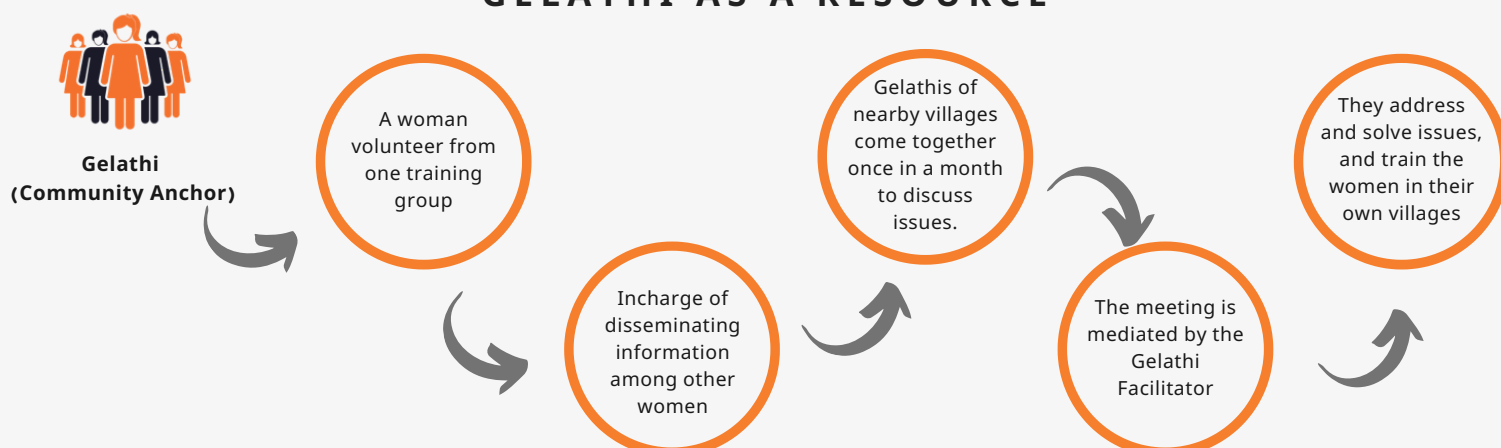
53% of women owning/running an enterprise have learnt new skills in the current enterprise itself



11% of women learnt new skills in a new enterprise



GELATHI AS A RESOURCE



The most common issues were in the area of drinking water, sanitation and hygiene where 27 Gelathis took/facilitated an initiative. The contributing factors for taking initiatives included her involvement and her rapport with the community.

15 sought out the Panchayat members for support

23 sought out the Anganwadi worker

Among the 34 Gelathis

IMPACT STORIES

ONE WOMAN'S VISION AND THE COMMUNITY'S BETTERMENT

The ability to dream is one of the most underrated qualities that keeps individuals everywhere from looking towards a brighter future. Women in the rural regions are often victims of the same. Bound by their hurdles, they quickly learn to keep their head down and focus only on their task at hand. The lifestyle that comes with this form of thought process can stunt their ability to dream.

32-year-old Gangambike, a woman from Kadharanahalli kept herself occupied with managing her household, and her two businesses. A provision store that she has been running since the past 15 years, and a 5-year-old saree business that she runs from her house. Her husband who works as a driver also helps to purchase the supplies for the store. She also takes care of her two kids, and sometimes partakes in Self-Help Group discussions and meetings. Gangambike led a content life.



But a year later, Gangambike seeks to open a community hall where the village can gather to discuss issues that affect them and install a water purifier system for everyone in the village to use. And she has given herself a deadline of one year to make it all happen.

So, what made Gangambike look up from her daily chores and envision a future for her entire village?

Well, Gangambike underwent the Buzz India training and volunteered to be the Gelathi of her village, in 2018. Post this, she fine-tuned her household and played her part in the self-help group meetings. And in 2019, she underwent the Spoorthi training which according to her inspired her to dream bigger than ever before.

The Spoorthi training (Inspiration training) exposed Gangambike to a new world of opportunities which acted as the fuel to her fire. She began to pay attention to the various schemes and made a note of those that could benefit her entire village and its members. She began to foresee a formidable future for her village.

And this future, she said, required an office that acted as a community hall and it could be possible with the help of village officials. She added, "The Anganwadi centre needs to be reconstructed and a proper water purifier system had to be arranged for the village." This list of requirements soon took shape. Soon Gangambike was able to decide what to do next. She said, "based on the priorities of the issues that had to be addressed I was soon able to gain clarity about what had to be done."

She began discussing the probabilities with the women of the village and forwarded the cause by introducing the plan to the local MLA. She is determined to make sure that the communal office is established in the village within a year's time.

Gangambike has dared to dream big and has shared it with her entire village. The courage and confidence to see a better future for an entire village is commendable. And to see that the responsibility she has taken up on herself will better the village environment and give everybody an opportunity to change their lives for the better.

WHETHER IT IS A LEAP OR A BABY STEP, MOVING TOWARDS PROGRESS IS A SIGN OF THE GOOD TIMES.

A confident woman with the will-power to make it happen is a result we always aspire to see. Stories like these remind us why we do what we do. And to learn about even one such occurrence from the hundred others whether it is from Buzz Gambia or Buzz India, instills a feeling of pride that is enough to push us to give us our 100% each day.

PREMA IS FORCING THE NORMS AND TIMES OF HER VILLAGE TO CHANGE



In Prema's village, women cannot sleep in their houses, not even stay in their villages when the women have their periods. Outside their village, there is a room that's built for the women who get their periods to come and stay. They stay in this village for three days and return to the village after the period. This place earmarked for the women does not ensure any safety for the women and the facilities are just bare minimum. This place is not some remote village, but it is just about two hours of travel from Bangalore, in Tumkur district. Shocking becomes an understatement here, making us wonder how long is the journey for our women to claim their self-respect. But thankfully, Prema brings us hope.

When Prema took the Buzz training, she became truly inspired to do something about her life. She was just an ordinary coolie worker who started thinking about her life, her finances, and her future. Her first step towards change was that she suggested to her husband that they start a rose flower farm in the half-acre land that was lying vacant with them. She and her husband agreed that growing flowers and selling them will be a profitable business that they could pursue. The results were simply heartwarming. Prema proudly says, "I maintain our accounts and we are able to make a profit of Rs.30,000 every month." Once a coolie herself, she now employs two people for coolie work in her farm. Prema also started growing alternate crops in the farm and generated income from them. She also bought goats which again increased her income. All this within just one year of attending the Buzz training.

This improvement in finances was a welcome change in Prema's life. Moreover, it also brought certain confidence in Prema. She was now a Buzz Community Anchor, a community leader who worked for the betterment of other women like her. She attended the Inspiration Fellowship Programme, a specialized programme that hones the leadership skills of Buzz Community Anchors. Prema saw herself change. So much that she gained the confidence to stand up against the injustice that was perpetrated in her village in the name of being 'impure' when a woman got her periods.

Prema spoke up to her husband and told him that she will not go out of her village or her house when she gets her periods. She was able to convince him about her difficulties, how she suffers when she stays in that room built outside the village and how it is an absolute injustice. Her husband lent her his ear and was ready to support her in her decision. He said she can stay in the house, but she will have to sleep outside on the verandah. Though justice is still not done, this is a huge step. Prema agreed. She stayed in her house, much to the chagrin of many villagers. She had to hear their taunts but slowly, that has died down.

THIS IS HOW TIMES CHANGE, WITH THE BOLD STEPS TAKEN
BY ONE INDIVIDUAL AT A TIME, ONE WOMAN AT A TIME.

THE QUIET COURAGE

A shy and scared Shashikala from the village of Dombarahalli always kept to herself and rarely was a part in any group discussions that happened in her village. The 31-year-old was happily married and had two kids with her husband.

But it changed when Shashikala underwent the self-shakthi training followed by the Spoorthi training. The training programs opened her up to looking within herself and learning her strengths. She said, "I began to use my quietness to my advantage and became a good listener." Furthermore, she built aspirations not only for herself but also for her village. She now hopes that the only school in her village will hoist the national flag on the 15th of August 2020 to celebrate India's Independence Day and build unity among the kids.

Shashikala also wanted a change in her village and worked towards it, but in a different direction. She broke out of her shell, sought support from the women of her village, spoke to the Anganwadi teacher and is now dedicated to the cause.

For Shashikala, during the third module of the activity, where Gelathis of every village discussed their aspirations for their own village, Shashikala was inspired by the others in the group. She specifically recalls Ambika, a Gelathi from Kadharnahalli.

"Ambika shared that she was able to hoist the flag with the help and support of her friends. This made me realise that I could do this in my village as well." After this, Shashikala saw herself change significantly over time. She says, "I began to think about what kind of role I could play in my village and the responsibilities I could take up now. And like Ambika, I could start with the hoisting of a flag on the 15th of August."





EVENTS

DATES	WHAT
23 OCTOBER, 2019	Discussion on Unlocking the Power of Rural Women in India with In the Spotlight Uthara Narayanan, our Chief Change-Maker unravelled the story of Buzz Women and shared her views on how she aspires to help rural women through Buzz training <u>Link to event</u>
23 OCTOBER, 2019	UnLtd India huddle meet Uthara Narayanan spoke about her journey in supporting marginalised women find their financial and personal freedom at the UnLtd India huddle meet <u>Link to event</u>
31 JULY, 2019	Financial Literacy Training for JSW We organized financial literacy training for over 200 employees of JSW Group's rural BPO in Bellary. The BPO employs only women and all hired from local communities. Proud to be part of this wonderful initiative! <u>Link to event</u>
3 MAY, 2019	YouTube Panel Discussion with Better India Uthara Narayanan, was a panellist alongside Mallika Sarabhai and Alok Dixit. The three discussed about the challenges women face, and what they hope to change in the narrative. <u>Link to event</u>
23 APRIL, 2019	Annual Learning Celebration The team got together to take part in team building, skill-developmental activities that celebrated the joy of learning <u>Link to event</u>



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