

**BUZZ INDIA**  
**ANNUAL REPORT**  
**2017-18**



## A YEAR OF SCALING - BIGGER & DEEPER

This year of Buzz can be dedicated to one word - scale. We went through a total transformation, which was made possible by scaling up all departments. We had given ourselves a target of 20,000 women by 2020. The change has been so remarkable that we did not just exceed our target, we

achieved it three years ahead of the target time. Thanks to our team, we reached 50107 women (cumulative number since 2012) by the end of March 2018. In the financial year of 2017-18 alone we trained 33757 women. This was possible only because Buzz grew as a team. From me being the sole team member



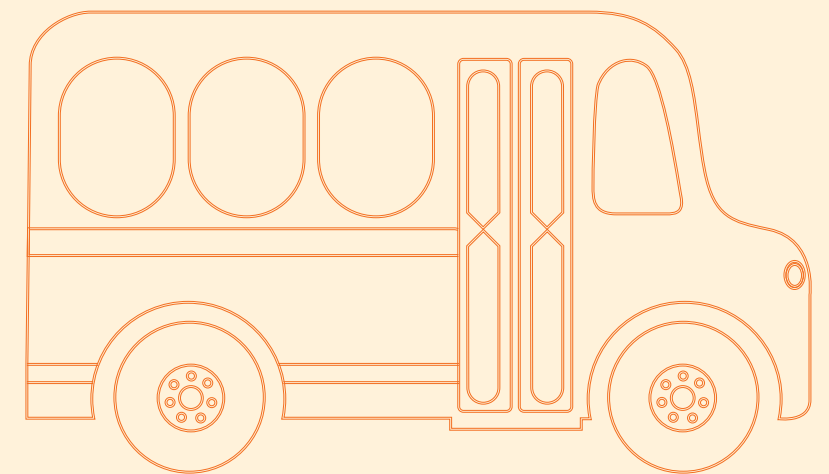
in 2012, we have now grown to have a strong team of ten trainers and an Operations Manager on the field. We also saw that we needed to strengthen our office with people handling specialised roles of finance and communications. More hands and brains were now available and we also added more wheels to help us deliver our work - we added two more buses to our fleet. That meant that we rolled into the remotest villages to train women on all they needed to know to

combat poverty. The scale that we achieved in terms of numbers translated into more valuable results - We have touched more lives, supported more women to bring themselves out of poverty, and seen more women becoming confident of their own selves and creating new beginnings for themselves.

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



**Uthara Narayanan**  
*Chief Changemaker*  
Buzz India







# Buzz India:

## A YEAR WHEN WE ACHIEVED OUR TARGET THREE YEARS AHEAD OF TIME

Maybe we were a little conservative or we didn't expect our team to be so driven about our cause when we gave ourselves the target of reaching 20,000 women by 2020. But here we are in 2017, having trained 23,000 women, three years ahead of time!

Our programme, aimed at empowering rural women with financial, entrepreneurial and leadership skills, has been reaching the remotest villages in the state of Karnataka. Women who never stepped out of their homes are now starting businesses. They are becoming community leaders. And they are steering their lives ahead by strengthening their financial foundation. This impact that we have seen is what makes do more.

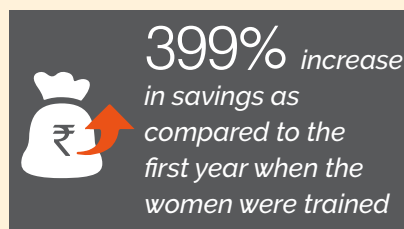
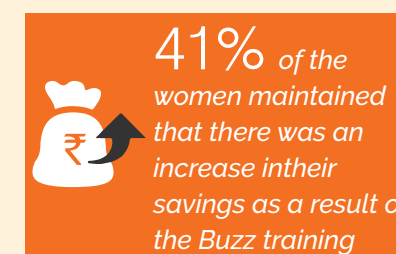
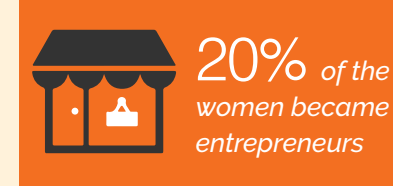
## IMPACT REPORT DATA

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

A total of 3579 women underwent the Buzz training from the year 2012 to 2017 in Tumkur district of Karnataka.

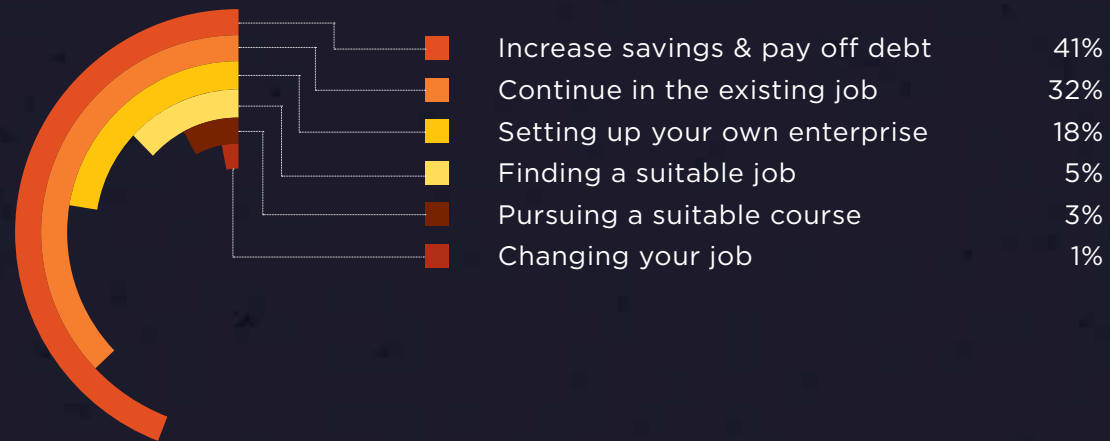
10% of the 3579 women were selected as respondents for the 2016-2017 survey. Using an excel formula, every 10th woman from the 3579 women was selected as a respondent for this study, deriving a total of 357. Of these, 89% were first trained in the year 2016, 10% in 2015 and 1% in 2012. The average age of the women surveyed was 35 years. The buzz training, conducted over a period of two days follows a well-crafted and intense

curriculum that the trainers adhere to. Sessions on topics such as 'Basics of Enterprise', 'Skill Training', 'Financial Goal Setting' etc, encapsulates the basis of the training programme. The survey aimed to capture these sessions in the form of questions to understand the outcome. A quantitative method of analysis has been used by the team to analyse the data and to evaluate the results.

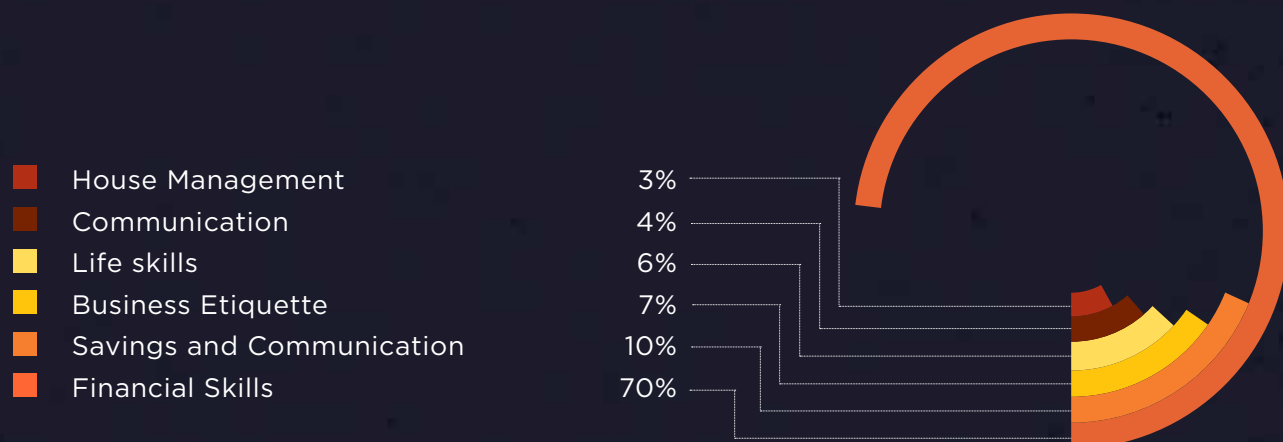




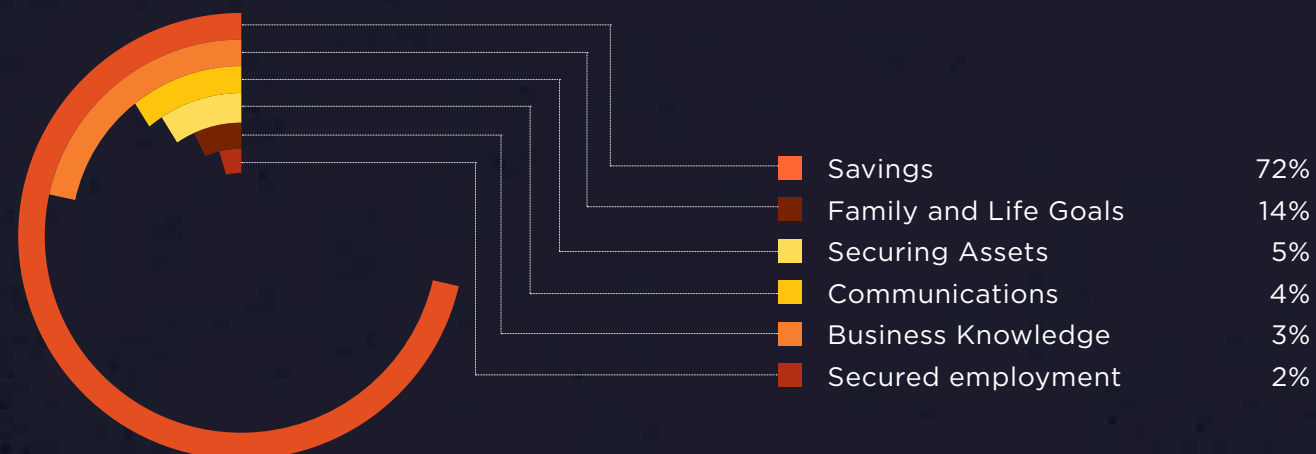
## BUZZ TRAINING: EFFECT



## BUZZ TRAINING: CHALLENGES SIMPLIFIED



## BUZZ TRAINING: CHALLENGES OVERCOME



## A 65-YEAR-OLD FINDS AN ALTERNATE SOURCE OF INCOME

65-year-old Siddagangamma works as a helper at the village Aanganwadi in Bailapura, Bangalore rural. After attending the Buzz training delivered by Bhavith, Siddagangamma went home was caught up in thoughts. She was absolutely driven by the thought that she should do something about her financial situation. After weighing various options, she decided she will go to the vegetable mandi in the nearby town and get leafy vegetables to sell in her village. Leafy vegetables are extremely popular in rural Karnataka and are consumed almost on a daily basis by villagers. Siddagangamma

definitely seems to have a sense of the needs of the market!

She took a small loan of Rs 1000 and bought her first set of leafy vegetables and found herself a place in the village market. Every evening, after finishing her work at the Aaganwadi, Siddagangamma, heads to her second job as a vegetable seller. She is using the tips that she picked up from the training on how to record her income and her expenditure. Within just a couple of months, she has started earning profits from her vegetable business and has started saving money.



The inspiration that she took from the training became a determination to create an additional source of income and improve her financial situation. All she needed was a small nudge. And remember, she did this at the age of 65!

## I BECAME COURAGEOUS

When Manikanta closed his training at Amarahalli village and was collecting feedback from the women he trained, Lakshamma shared a powerful answer. To his question on how her life changed after she attended our training, she said 'I became courageous'.

This answer has so many layers to it. Lakshamma had not just discovered her path to financial freedom, but to a larger change as an individual. Lakshamma's husband borrowed from many people in the village. She had not known anything about it until the day he disappeared from the village with all the money, abandoning her. She was now at the face of a personal crisis and financial crisis and did not know how to handle either of them. With this problem looming large, she walked in to attend Buzz India's training.





As she attended the training, she started seeing new opportunities unfold in front of her. She thought of ways to improve her tailoring business. She thought of creating an alternate source of income. Her fear of how she will survive without the support of her husband started to dissipate. And by the end of the training, she found the courage to take up a huge responsibility – that she will earn and repay the debt that her husband created. She found confidence in her own ability to earn more and make this happen.

Sometimes we at Buzz feel we are at loss for words to define ourselves. Buzz is not just about financial training, or entrepreneurial or leadership training. There is much more that gets triggered in the minds and hearts of the women we train. Lakshamma made us feel good about what we do, and her courage will be an inspiration to us.



## 20 WOMEN OF HARIPPANAPALAYA HAVE GOT TOGETHER TO LEARN TAILORING

In the village of Harippanapalaya, Shantamma's courtyard has become a zone bustling with activity. Every day, twenty women gather here to learn tailoring and embroidery. After attending the Buzz India training, these women got bitten by the aspiration to create a better life for themselves. They wanted to learn something new and wanted to equip themselves with a skill. With their Buzz Gelathi, Neelamma and the Buzz Gelathi Facilitator, Bhagyamma, to guide them, they zeroed in on one common interest – tailoring.



Soon, everything started falling into place. Nagarathnamma, a veteran in tailoring, offered to give classes for free for the women. Shantamma offered her courtyard for the women to gather and learn. They also got two tailoring machines for free. It is heartening to see how an idea and the initiative to make it work has set things in motion.

Some of the women have decided they will start their own tailoring business. Some want to learn the skill so that they can stitch their own clothes and not spend on getting it stitched from outside. Some want to have a skill at hand. Whatever be their motive behind this initiative, they have definitely brought change to their lives.



## WHAT PADMA DID ON THE FIRST DAY OF HER JOB HAS MADE US A BETTER TEAM

Probably the coldest response to the announcement and mobilisation efforts for our training at any village till date came from Gollarahatty. That too, the problem landed at the hands of a newbie trainer. Padma had attended trainings before of senior trainers and delivered trial trainings. But this day she was to start delivering training by herself. She was on her own. She reached Gollarahatty village, at the agreed location for the training on our training bus, only to find that absolutely no one turned up for the training.

She asked the contact person about the situation and got an indifferent answer that the women of the village were not interested in the training. Padma felt totally lost. She tried speaking to a woman of the village about the training but she had to face the ire of her husband – “My wife does not need any training, please go away”.

“Now I absolutely did not want to cancel. I felt that the women of this village need my training. They are not able to explore opportunities let alone come out of their houses



on their own interest. If at least five women come for my training, there will be a difference to their lives. It is easy to cancel the training, but this change is important to them”, said Padma.

She then went around the village, knocked on doors, spoke about how the training can help them and used her best coercion skills. This effort of Padma must have melted hearts – one by one, she was able to gather 21 women under the training shed. Even the woman whose husband spoke badly to Padma, managed to convince her husband and come for the training. This is indeed an extraordinary achievement in a reluctant village.

Padma, though delayed in starting, delivered the training that she did not think will take place. At the

end of the day, she had all these 21 women coming up to her and thanking her for the training. “I felt such a sense of satisfaction. It just felt completely worthwhile”, said Padma.

When Padma shared this experience with the team, everyone was in awe. No one had told Padma that she should knock on the doors of villagers and gather women for the training. It was an inner impulse, a motivation that came from knowing that her work is important. She didn't give up easily or take the easy option of canceling the training. She didn't use the excuse of being new also, a consideration that the team would obviously give her. But she chose to go the extra mile. Padma has definitely made us a better team.





## CONTINUED FUNDING PARTNERSHIP - CITI FOUNDATION AND ADITYA BIRLA GROUP

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

## WE ARE NOW A DIGITALLY EMPOWERED TEAM

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

## NEW AREAS OF OPERATIONS

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



## STRONG GRASSROOTS LEVEL REACH THROUGH CDPO PARTNERSHIP

In a significant move this year, we entered into a partnership with the Karnataka Government's Centre for Women and Child Development. This partnership has contributed tremendously to our reach. Our mobilisation efforts have become more efficient as the CDPO has unparalleled ground presence.

## SEVEN NEW TRAINERS

We added seven new trainers to our team, adding up to eleven trainers in total. This is a great achievement, considering that we started with just one trainer five years ago!



## CDPO OFFICER MS SRIDHAR'S TESTIMONIAL

I am M S. Shridhar. I serve as the CDPO officer of Tumkur Rural. Under our programme, there are over 1200 Stree Shakti Sangas [Self Help Groups SHG] functioning. We were approached by Buzz India, offering to conduct training for women on financial management, business skills and personality development for the women. They suggested that we try out the training in one or two locations and evaluate the impact. I went to the locations where the trainings took place and took feedback from the Stree Shakti women who attended the trainings, Anganwadi workers, and our Staff. They told me that the training was extremely useful for them. Based on this feedback we requested Buzz India to offer their training to all our 1200 SHGs. Till date they have offered Day 1 training to 7746 women and Day 2 training to 6061 women.

Firstly, the women are trained on how to manage their finances and lead a good life. The second day training help the women to plan their finances based on the learning from the

training. They also clarify all their doubts and chart out a right path for themselves.

The women of our Taluk say that this training has been extremely useful for them. You would know that in rural areas, most of the women are dependent on agriculture and related jobs. Women who are dependent on farming face great difficulties. They don't get good prices for food grains they grow. I'm happy that this training imparts knowledge that teach the women how to lead a prosperous life, how to save small amounts and create financial reserves that will come in handy during tough times. I take this opportunity to wish that this training programme reaches many places and benefits many more women.





# TEAM BUZZ INDIA

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



## RAMASUBRAMANIAM

*Head Support Functions*

brings the wisdom of two decades of experience in the finance and HR field. He handles all the finance and HR functions of the organization.



## AMARNATH S

*Head of Operations*

young at heart, balanced in mind, leads us with such a poise that we all wish that we could become like him. He brings more than 30 years of experience in the social sector, working in the tough terrains of African countries.



## RANJINI SIVASWAMY

*Head Communications*

carries 12 years of experience in Communication and believes that her work and words should create a positive impact.

*Our Chief Changemaker, Uthara Narayanan, spoke at the 'Power of Partnerships - Making Finance Work for Women Entrepreneurs', conference at the Netherlands.*







## WHEN OUR TRAINER, TEJASWINI, WAS INVITED AS THE CHIEF GUEST FOR A WOMEN'S DAY EVENT

Tejaswini, our trainer, was taken aback by surprise when the women of Kammasandra village invited her as Chief Guest for their Women's Day programme. In typical womanly humility, she tried telling them "No, I'm no great woman to deserve this honour." But for the women, Tejaswini was their trainer who inspired them, who brought change to their lives. They saw a role model in her and were insistent that Tejaswini should grace their celebration. She accepted with great happiness.



## JAGRITI YATRA

Our team met the youngsters of Jagriti Yatra who were on a pan-India train journey to meet and study social enterprises.



Jagriti Yatra



## SISTERHOOD PROGRAMME

When Better Future, Buzz India's founding organization, proposed the idea of an exclusive women leadership programme titled 'sisterhood programme', not many sensed how out-of-the-world it was going to be. Ten women from the Buzz India team and seven from various organizations in the Netherlands came together to produce pathbreaking work for Buzz. Within just five days, action plans for Buzz's growth, branding and team building we brought out by this exclusive team of women.



## FEATURED IN THE BETTER INDIA AND INDIAN WOMEN BLOG

We were featured on The Better India, an online news portal that features only positive news from across the country. The Better India reaches an audience that truly appreciates good work and we were incredibly happy to have gotten a chance to reach them.

Our Chief Changemaker, Uthara Narayanan, was featured in the Indian Women Blog. She shares her personal journey as the founder of Buzz and how the lives.





## THE YEAR AHEAD AND THE BIG PLAN FOR 2025

As we saw the impact that our work created, we were inspired to dream bigger. We got bitten by the urge to do more and impact many more lives. There are 3 million low income women in the state of Karnataka, India. We want to impact 1 million women by 2025! We have been gearing up for this challenge - , brainstorming, creating action plans, preparing the team and more - to reach this big goal.

### HERE'S HOW WE PLAN TO REACH THIS GOAL:

- ✓ We will train 112000 women every year from 2018 through 2025 (80,000 women in 2017)
- ✓ Through these women, we will ensure long-term behavioural change
- ✓ The number of trainers will be more than double—from 12 to 28
- ✓ We will empower 560 rural women every year to become community leaders called as Buzz Gelathi's/Friends
- ✓ From 4 buses our fleet will grow to 14 buses by 2025

## OUR PARTNERS

We are deeply indebted to our partners who have supported Buzz India over the years. Their continued trust in us and the value they see in our impact has enabled us to reach more and more women.

### FOUNDING PARTNERS



### FUNDING PARTNERS



### IMPLEMENTING PARTNERS

