



Annual Report

2023-2024



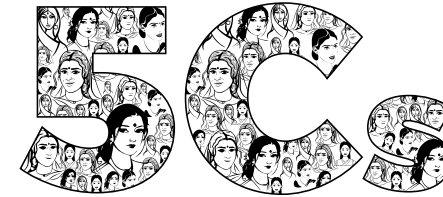


Vision

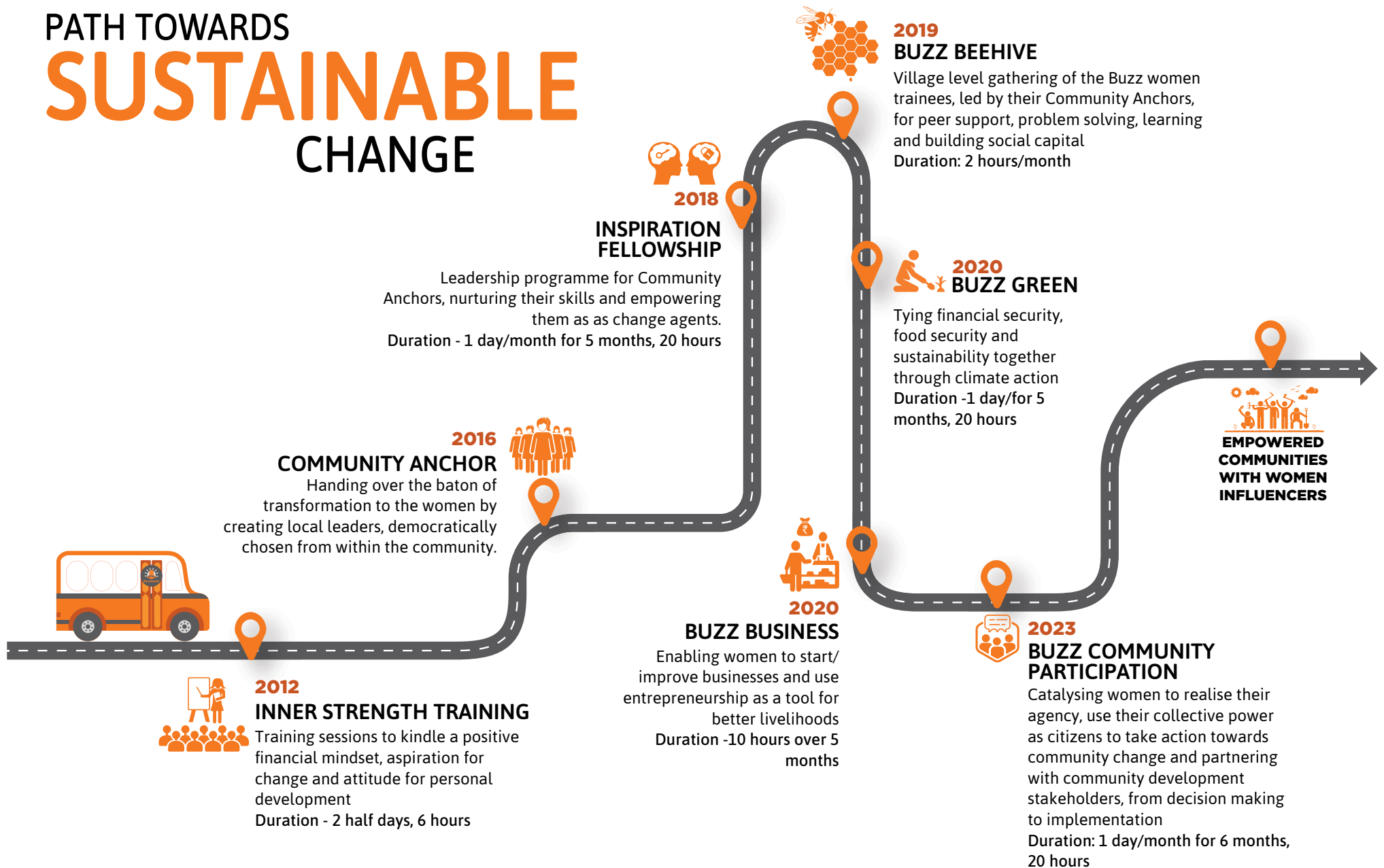
A **society** where **women** can **craft** their own lives

Mission

To **enable women** with critical **knowledge, skills** and inspiring **opportunities** at their doorstep which will **enhance their capabilities** to **push poverty** of all kinds to the past



PATH TOWARDS SUSTAINABLE CHANGE



600,000

realising their
inner strength



₹200 CRORES

channelised
towards rural
enterprise creation



10,000

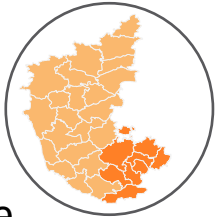
rural women
volunteers
leading change



12 year **Impact**

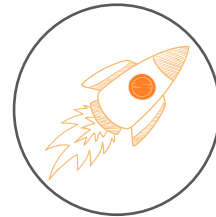
18,000

rural villages on
the path to
sustainable change



25,000

rural enterprises
started



10,000

rural women as
climate change
agents



Outreach Numbers

106,613 women trained under Self Shakti



9,940 women have completed Buzz Vyapar (Buzz Business)



9,701 existing businesses strengthened



1,824 Buzz Gelathi (Community Anchor) volunteers enrolled



240 new businesses started



4,129 Green Motivators enrolled



1,242 kitchen gardens started



17,913 women trained on our Self-Shakti program by our Community Anchors



2023-2024

Input numbers



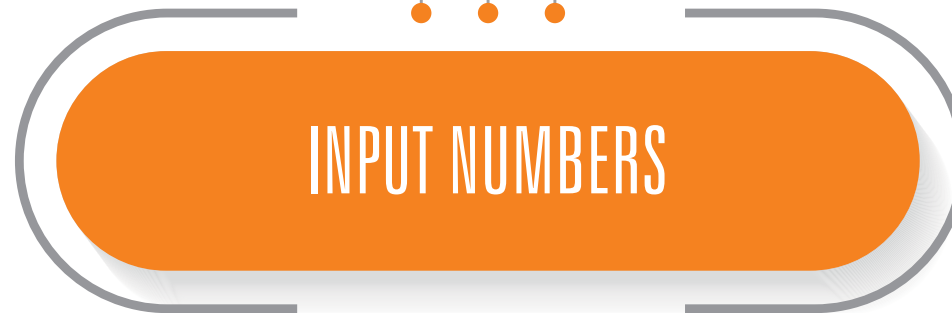
19284 HOURS
of Self Shakti
Training



5066 HOURS
of Jenu Goodu
Meetings



7400 HOURS
of Spoorthi
Fellowship



INPUT NUMBERS



2800 HOURS
of Buzz Vyapar train-
ing



3400 HOURS
of Buzz Green training
(262 sessions)



2,40,240 KMS
approx kilometres
covered by our buses

Letter From Uthara Narayanan

Co-founder and Chief Changemaker

When we celebrated Women's Day this year, a young woman came up to me and shared her story. She said, **'Last year, after attending the Buzz Women's Day program, I waited for hours to get a vehicle to go back home. That day, I decided I would make money to buy a scooter for myself and come for the next Buzz Women's Day program riding it.'** She told me she fulfilled this goal and showed me her scooter with pride.

This might seem like a small impact story, but it illustrates how we shift the needle. Why was it so important for her to attend the Buzz Women's Day event? Because it is a platform for sisterhood. It is a place where she surrounds herself with women like her who aspire to a better life and are motivated to make their dreams happen. It is where she sees women like herself seeking and achieving goals they never thought they could. From small to big, every single stroke

of change these women create contributes to the massive canvas of 500,000 women we have reached this year.

What surprises me the most is how these stories are similar across geographies, cultures, languages, and skin colours. When I travelled to Georgia this year and heard the **women talk about their transformation—the emotions, the empowerment, the pride**—everything was so similar to what I have heard in India and The Gambia. **I'm sure soon we'll hear similar stories of empowerment from the new geographies**

we started this year too—Tanzania and Ukraine.

There are common chords, and it is such a blessing that Buzz is finding the right chords to strum the right melody.



The Year We Reached 500,000 Women!

The year 2023 will remain special forever for Buzz. It's the year we reached 500,000 women in India alone! It's the year we reached 18,000 rural villages in India and have reached a volunteer base of 10,000 rural women. These milestones are a testimony to how strong a grassroots presence we have been able to create over the years.

Every programme - from Inner Strength training to Buzz Anchor Woman Buzz Business to Beehives to Buzz Green – has helped in consolidating and reinforcing change. Even our youngest programme, Buzz

Green, started creating a deep impact this year. 336 rural Indian women collectively saved 8 million. How? After attending Buzz Green, they started their own organic kitchen gardens. Now they don't have to spend money to buy vegetables. Many of them started selling their extra produce. It's sustainability, financial security and food security by going green! And this is happening in the remotest villages of rural India.

Our women in the villages aren't merely embracing entrepreneurship; they are pioneering sustainable businesses that

actively contribute to climate action. Their wisdom and resilience not only drive economic growth but also foster environmental stewardship, making them the true architects of change in our communities.

We built some amazing new partnerships this year too – with Small Industries Development Bank of India (SIDBI), Social Venture Partners India and OakNorth India. We are immensely thankful that each one of these organisations is catalysing, strengthening and deepening our impact.





EMPOWERMENT IN FOCUS -
Amplifying the Voices of Rural Women

A Pivotal Moment - **AvalaBuzz**

This Women's Day marked a pivotal moment for our organisation, our most significant organisational evolution yet. **We are thrilled to announce a distinctive Advisory Board comprising the very women we serve - HerBuzz, or 'AvalaBuzz' in Kannada.**

AvalaBuzz will amplify the voices and choices of rural women - the most important stakeholders of Buzz. This advisory board will make us a truly grassroots organisation



where the **women we work for will formally participate and contribute in the decision-making, share insights from the ground, don the role of conscience keepers of the organisation** and keep us on track to address the challenges faced by their communities.

We invited 6 women to be a part of AvalaBuzz. Now they will guide us, course correct us, and help us serve better.

Seeds of Change - Catalysing rural entrepreneurship and Women Leadership in India's Climate Change Agenda



“Four remarkable women stand out as shining examples of grassroots entrepreneurship, community leadership, and environmental stewardship, in a world where climate action has become an urgent necessity”, said India today featuring our Buzz community women, Sujata, Jayamma, Sarvari, and Bhagyamma. We are so proud to see how our women from the villages are showing the way for sustainable entrepreneurship!

Along with ClimateRise Alliance and IIM Bangalore, we organised the Seeds of Change conference at IIM Bangalore on January 16, 2024. We had some of the most amazing speakers sharing their wisdom on Catalyzing Rural Entrepreneurship and Women's Leadership in India's Climate Agenda. The event emphasised **the pivotal role of women in climate action and economic resilience.**

The showstoppers at the Seeds of Change convening were four of our women from the villages. **When Sarvari, Sujatha, Bhagyamma and Jayalakshmi took to the stage and spoke about how they are taking climate action and earning through ecopreneurship, they left the audience completely mesmerised.**



‘Nurturing Resilience: Championing Rural Women Entrepreneurship and Leadership to shift India’s Poverty Needle’

Buzz India with SIDBI anchored a convening, ‘Nurturing Resilience: Championing Rural Women Entrepreneurship and Leadership to shift India’s Poverty Needle’ in March 2024 at KASSIA, Bangalore.

The convening delved into the complexities around the intersection of women’s livelihoods, entrepreneurship, and poverty in India. The convening also celebrated the change that rural women entrepreneurs are bringing about in their lives and communities with running successful businesses. Among those invited were the **200 Buzz rural community women entrepreneurs from Arsikere, Hassan who have started their new businesses through our partnership with SIDBI.**



The panel titled, ‘Spotlighting Champions: Stories of Change’ showcased five of these Buzz community women entrepreneurs who shared the need and impact of entrepreneurship programs while also sharing their experiences as rural women entrepreneurs. A Buzz woman champion, Savitha, shared on stage, **“The transformation wasn’t just in my business aspirations but also in my personal life. Previously, I was constrained by the traditional norms imposed on me which restricted my activities and interactions outside my home. I had never ventured into finance or engaged with institutions like banks. However, embarking on this business journey has changed everything.”**



Women's Day Celebrations

Women's Day at Buzz is about celebrating the resilience and achievements of the Buzz Women Community. We organised five events in total at Tumkur, Kolar, Bangalore Rural and Chikkaballapur districts of Karnataka, each attended by over 300 women. The events served as a platform for women to feel proud of themselves and share their empowering journeys with others.

ಮಹಿಳೆಯರು ಸರ್ಕಾರದ ಯೋಜನೆಗಳ ಸದುಪಯೋಗ ಪಡೆದುಕೊಳ್ಳಿ

■ ವಿಜಯಪುರ, ಮಾರ್ಚ್ 12:

ಮಹಿಳೆಯರ ಸುಲೀಕರಣಕ್ಕಾಗಿ ರಾಜ್ಯ ಸರ್ಕಾರ ಹಲವಾರು ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಜಾರಿಗೊಳಿಸಿದ್ದು, ಎಲ್ಲಾ ಮಹಿಳೆಯರು ಸದುಪಯೋಗ ಮಾಡಿಕೊಳ್ಳಬೇಕು. ಶಕ್ತಿಯೋಜನೆ, ಗೃಹಲಕ್ಷ್ಮಿಯೋಜನೆ, ಹಾಗೂ ಆರ್ಥಿಕ ಯೋಜನೆ ಗೃಹಲಕ್ಷ್ಮಿಯೋಜನೆ, ಯುವನಿಧಿಯೋಜನೆಗಳನ್ನು ಮಹಿಳೆಯರಿಗೆ ಹಾಗೂ ನಿರುದ್ಯೋಗಿ ಯುವಕರಿಗಾಗಿ ಜಾರಿಗೊಳಿಸಲಾಗಿದ್ದು, ಇದರ ಸದುಪಯೋಗಪಡೆದುಕೊಳ್ಳಿ ಎಂದು ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಅಧಿಕಾರಿ ಮಹೇಶ್ ತಿಳಿಸಿದರು.

ಪಟ್ಟಣದ ಬಿ.ಎಂ.ಎಸ್ ಸಮುದಾಯ ಭವನದಲ್ಲಿ ಮಂಗಳವಾರ ಬಜ್ ಸಂಸ್ಥೆಯ ವತಿಯಿಂದ ಅಂತರರಾಷ್ಟ್ರೀಯ



ಮಹಿಳಾ ದಿನಾಚರಣೆ ಉದ್ಘಾಟಿಸಿ ಅವರು ಮಾತನಾಡಿದರು. ದೌರ್ಜನ್ಯಕ್ಕೆ ಒಳಗಾಗಿ ಮನೆಯಿಂದ ಹೊರದೂಡಲ್ಪಟ್ಟಿರುವ ಮಹಿಳೆಯರಿಗಾಗಿ ಸ್ವಾಧೀನ ಕೇಂದ್ರಗಳ ಮೂಲಕ ಅವರಿಗೆ ರಕ್ಷಣೆ ಒದಗಿಸಲಾಗುತ್ತಿದೆ.

ದೌರ್ಜನ್ಯಕ್ಕೆ ಒಳಗಾಗಿರುವ ಮಹಿಳೆಯರಿಗೆ ಕಾನೂನಿನ ಮೂಲಕ ನ್ಯಾಯ ಕೊಡಿಸುವಂತಹ ಕಾರ್ಯವೂ ನಡೆಯುತ್ತಿದೆ. ಸಾಂತ್ವನ ಕೇಂದ್ರಗಳು ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿವೆ. ಮಹಿಳೆಯರಿಗೆ ಅಗತ್ಯವಾಗಿರುವ ಕಾನೂನು ಅರಿವು ಮೂಡಿ

ಮಹಿಳೆಯರು ವಿದ್ಯಾವಂತರಾದರೂ ತಮಗೆ ಸಿಕ್ಕಿರುವ ಮಿಷನ್‌ನಲ್ಲಿ ಸದುಪಯೋಗ ಮಾಡಿಕೊಳ್ಳದೇ ಮರುಪರಿಗಣಿಸುತ್ತಿದ್ದಾರೆ. ಭೋಜನ ಹತ್ಯೆಗಳು ಇಂದಿಗೂ ನಡೆಯುತ್ತಲೇ ಇರುವುದು ನಾಗರಿಕ ಸಮಾಜ ತಲೆ ತಗ್ಗಿಸುವಂತಹ ಕೆಲಸವಾಗಿದೆ. ಗರ್ಭಪಾತಕ್ಕೆ ಪ್ರೇರಣೆ ನೀಡುವವರ ಮೇಲೆ ದೂರು ದಾಖಲು ಮಾಡಿ ಎಂದು ಮಧುಕರ್ ತಿಳಿಸಿದರು.

ಸ್ಥಳೀಯ ನಿವಾಸಿ ಶ್ರೀಮತಿ ಮಾತನಾಡಿ, ಮಹಿಳೆಯರು ದೌರ್ಜನ್ಯಕ್ಕೆ ಒಳಗಾದಾಗ ಪೊಲೀಸ್ ಠಾಣೆಗೆ ಹೋದರೆ ನ್ಯಾಯ ಸಿಗುತ್ತಿಲ್ಲ. ಇಂತಹ ಸಮಯದಲ್ಲಿ ಅವರು ಯಾರ ನೆರವು ಪಡೆಯಬೇಕು. ಕಾನೂನಿನಲ್ಲಿ ನಮಗಿರುವ ರಕ್ಷಣೆ ಏನು ಎನ್ನುವ ಕುರಿತು ಮಾಹಿತಿಯಿಲ್ಲದ ಕಾರಣ, ಕಂಗಾಲಾಗುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯವಾಗಿ ಅಂತಹ ಮಹಿಳೆಯರಿಗೆ ಸಹಾಯವಾಣಿ ಸ್ಥಾಪನೆ ಮಾಡಬೇಕು ಎಂದರು.

ಸಂವತ್ಸಹ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಮಾಡಲಾಗುತ್ತಿದೆ. ಸ್ವಸಹಾಯ ಸಂಘಗಳಿಗೆ ಅಗತ್ಯ ಕರಬೇಡಿಗಳನ್ನು ನೀಡುವ ಮೂಲಕ ಸ್ವಾವಲಂಬಿಗಳಾಗಿ ಬದುಕು ಕಟ್ಟಿಕೊಳ್ಳಲು ಸಹಕಾರ ನೀಡಲಾಗುತ್ತಿದ್ದು ಎಲ್ಲಾ ಸೌಲಭ್ಯಗಳನ್ನು ಸದುಪಯೋಗ

ಮಾಡಿಕೊಳ್ಳಬೇಕು ಎಂದರು. ಮುಖ್ಯ ಸಮಾಲೋಚಕಿ ಉತ್ತರಾ ನಾರಾಯಣ, ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕ ಮಧುಕರ್, ಸಂಸ್ಥೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕ ಸುರೇಶ್.ಬಿ, ಸಹಾಯಕ ವ್ಯವಸ್ಥಾಪಕ ರಾಜೇಶ್, ಸಿಬ್ಬಂದಿ ಹಾಜರಿದ್ದರು.

ಪಜಾವಾಣಿ ಸಬಲರಾಗಲು ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆ



ವಿಜಯಪುರದಲ್ಲಿ ಬಜ್ ಸಂಸ್ಥೆಯಿಂದ ಆಯೋಜಿಸಿದ್ದ ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ದಿನಾಚರಣೆಯಲ್ಲಿ ಭಾಗವಹಿಸಿದ್ದ ಮಹಿಳೆಯರು

ವಿಜಯಪುರ (ದೇವನಹಳ್ಳಿ): ಪಟ್ಟಣದಲ್ಲಿ ಮಂಗಳವಾರ ಬಜ್ ಸಂಸ್ಥೆಯಿಂದ ಅಂತರರಾಷ್ಟ್ರೀಯ ಮಹಿಳಾ ದಿನಾಚರಣೆ ಆಯೋಜನೆ ಮಾಡಲಾಗಿತ್ತು. ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಅಧಿಕಾರಿ ಮಹೇಶ್ ಕಾರ್ಯಕ್ರಮ ಉದ್ಘಾಟಿಸಿದರು. ದೌರ್ಜನ್ಯಕ್ಕೆ ಒಳಗಾಗಿ ಮನೆಗಳಿಂದ ಹೊರದೂಡಲ್ಪಟ್ಟಿರುವ ಮಹಿಳೆಯರಿಗಾಗಿ ಸ್ವಾಧೀನ ಕೇಂದ್ರಗಳ ಮೂಲಕ ರಕ್ಷಣೆ ಒದಗಿಸಲಾಗುತ್ತಿದೆ. ಮಹಿಳೆಯರಿಗೆ ಕಾನೂನಿನ ಮೂಲಕ ನ್ಯಾಯ ಕೊಡಿಸುವ ಕಾರ್ಯ ನಡೆಯುತ್ತಿದೆ ಎಂದು ಮಹೇಶ್ ಹೇಳಿದರು.

ಅವಶ್ಯಕ ಎಂದರು. ದೇವನಹಳ್ಳಿ ಮಾರ್ಗದರ್ಶಿ ಕೆನರಾ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕ ಮಧುಕರ್ ಮಾತನಾಡಿ, ವ್ಯಾಪಾರ ವಹಿವಾಟು ಹಾಗೂ ಇತರ ಚಟುವಟಿಕೆಗೆ ಆರ್ಥಿಕ ಸಾಲಸೌಲಭ್ಯ ಕಲ್ಪಿಸಿ, ಮರುಪಾವತಿ ಮಾಡುವ ವಿಧಾನದ ಕುರಿತು ತಿಳಿವಳಿಕೆ ನೀಡಲಾಗುತ್ತಿದೆ ಎಂದರು. ಶ್ರೀಮತಿ ಮಾತನಾಡಿ, ಮಹಿಳೆಯರು ದೌರ್ಜನ್ಯಕ್ಕೆ ಒಳಗಾದಾಗ ಪೊಲೀಸ್ ಠಾಣೆಗೆ ಹೋದರೆ ನ್ಯಾಯ ಸಿಗುತ್ತಿಲ್ಲ. ಇಂತಹ ಸಮಯದಲ್ಲಿ ಅವರು ಯಾರ ನೆರವು ಪಡೆಯಬೇಕು. ಕಾನೂನಿನಲ್ಲಿ ನಮಗಿರುವ ರಕ್ಷಣೆ ಏನು ಎನ್ನುವ ಕುರಿತು ಮಾಹಿತಿಯಿಲ್ಲದ ಕಾರಣ ಕಂಗಾಲಾಗುತ್ತಿದ್ದಾರೆ. ಸ್ಥಳೀಯವಾಗಿ ಅಂತಹ ಮಹಿಳೆಯರಿಗೆ ಸಹಾಯವಾಣಿ ಸ್ಥಾಪನೆ ಮಾಡಬೇಕು ಎಂದರು.

ಬಜ್ ಸಂಸ್ಥೆಯ ಮುಖ್ಯ ಸಮಾಲೋಚಕಿ ಉತ್ತರಾನಾರಾಯಣ ಮಾತನಾಡಿ, ಮಹಿಳೆಯರು ಆರ್ಥಿಕವಾಗಿ ಸಬಲರಾಗುವ ಬಗ್ಗೆ ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆ ಹೊಂದಿಕೊಳ್ಳುವುದು

ಬುಜ್ ಸಂಸ್ಥೆಯ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕ ಸುರೇಶ್.ಬಿ, ರಾಜೇಶ್ ಹಾಜರಿದ್ದರು.





HONoured
AND
HUMbled

THOUGHT LEADER AWARD



Our Chief Changemaker, Uthara Narayanan, received the Thought Leader award from CauseBecause. We will cherish this and take inspiration to impact many more lives!

EXCELLENCE IN ACTION AWARD



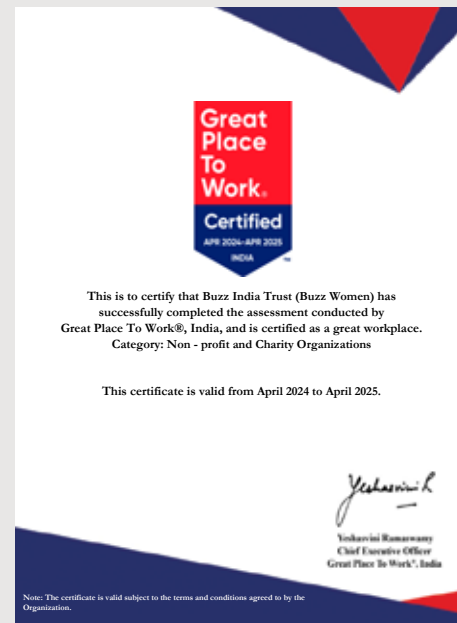
Buzz Women was awarded the certificate of recognition "Excellence in Action" for our commitment to women's empowerment! A big thank you to B.PAC - Bangalore Political Action Committee, CGI, and SYNERGOS for this incredible honour.

SWAVALAMBAN CHALLENGE FUND



We are one among 10 awardees of the Swavalamban Challenge Fund by SIDBI(Small Industries Development Bank of India) selected from over 500 applications! This fund awarded to us will support us enable rural women entrepreneurs in Karnataka.

BUZZ INDIA IS A GREAT PLACE TO WORK



At Buzz, we value dignity, learning and well-being. So to be honoured with the Great Place to work certificate shows us we're on the right path towards driving progress.



**FORGING
FORWARD:
STRENGTHENING IMPACT
THROUGH NEW PARTNERSHIPS**

SOCIAL VENTURE PARTNERS INDIA (SVP)



Social Venture Partners India (SVP), Bengaluru Chapter, is partnering with Buzz to nurture the potential of 200 rural women as community leaders! These 200 women leaders, called Buzz Gelathis, will support the transformation of 6000 rural women in the villages of Kanakapura. These women leaders will work towards long lasting sustainable change.

SVP's vision resonates with Buzz's Gelathi Program that nurtures the skills of women as community leaders and change agents. This partnership strengthens the Buzz movement of women empowering themselves and the world around them.

OAK NORTH INDIA

In partnership with OakNorth India, Buzz Women has enabled 10,000 rural women with the Self Shakti training (financial literacy program) women and catalysing 300 community change agents with the Inspiration Fellowship (Community Anchor program) in Gauribidanur taluk, Chikkaballapura district, Karnataka. Our partnership is focused on nurturing women to take charge of their own lives, gain financial freedom and become women leaders who can facilitate change for their communities.



SIDBI



In partnership with SIDBI (Small Industries Development Bank of India), we've offered entrepreneurship training to 200 women of Arasikere, Hassan District. This programme enables rural women to pursue sustainable income generation through non-farm/ agri entrepreneurship initiatives. We had a vibrant inaugural event to commemorate the beginning of our new partnership and at the end of the project even celebrated the women with a convening (as mentioned previously). This is the first time SIDBI's is engaging in such a training initiative in Karnataka. We at Buzz believe that we can together strengthen rural communities through empowered entrepreneurship.

A dark grey world map is centered in the background. Several location pins are placed across the map, with lines connecting them to country names. The countries labeled are Netherlands, Ukraine, Georgia, India, Tanzania, and The Gambia. The text 'BUILDING THE GLOBAL BUZZ MOVEMENT' is overlaid on the left side of the map. 'BUILDING THE' and 'MOVEMENT' are in white, while 'GLOBAL BUZZ' is in orange.

BUILDING THE GLOBAL BUZZ MOVEMENT

Netherlands

Ukraine

Georgia

India

Tanzania

The Gambia

A DISTINCTIVE STEP - BUZZ WORLD DIALOGUES



We made a momentous start to Buzz World Dialogues - A global platform to bring our women of all Buzz international stations together! Imagine rural women entrepreneurs from around the world learning from each other. That was precisely the essence of the first session of Buzz World Dialogues. Representing India, The Gambia, Georgia, and Tanzania, two women entrepreneurs from each location shared invaluable insights.

They spoke about how they tackled challenges like limited access to resources and finances, gaining the confidence to embark on entrepreneurial journeys, the absence of robust support systems, cultural barriers, and gender inequality. Despite diverse backgrounds, a profound sense of shared experience bound them together.

What resonated most was how they all wish to bring change to the lives of more women. There's no concept of changing one woman's life in isolation - she ensures change creates ripples!

LEARNING FROM EACH OTHER: TEAM BUZZ INDIA & TEAM BUZZ GAMBIA

While Buzz Gambia welcomed Yashoda and Venkatesh from Team Buzz India in May 2023, Team Buzz India welcomed Ahmad and Michael from Team Buzz Gambia in November 2023. The discussions between the two teams facilitated a co-learning space, where we all learnt from each other.

Also, while the culture and the lifestyles may differ, we realised how united we are in our movement to challenge patriarchy!



THE BUZZ ANNUAL RETREAT

The 170-member strong Buzz India team met for its annual retreat and capacity-building event in January 2024. This gathering served as a fantastic opportunity to foster camaraderie, promote peer support, and refine our strategies for the future.



THE CHANGEMAKERS MEET

Joining the India team during the retreat time in January, was our global team from The Netherlands, The Gambia, Georgia, Tanzania and Ukraine. This gave us the opportunity to interchange ideas with each other, learn about the work on ground in the various geographies, explore new ideas (such as the Buzz World Dialogues) and strengthen the Buzz Movement in various capacities. Organising the Global visit in India, was truly an honour and such a full circle moment, since we started the Buzz journey in India never comprehending that Buzz would travel far and wide. But look at us now becoming a global movement!





**TOGETHER FOR
SOCIAL CHANGE**



SVP INSPIREX EVENT

We had the wonderful opportunity to 'Connect, Celebrate, and Collaborate' at SVP India's Bengaluru chapter's maiden InspireX event! We visited the stalls of other CSOs, attended the various learning sessions that the SVP team organised and set up our stall.



COLLABORATIONS

Villgro: We gained exposure on Agri-tech startups and products such as Rukarts, hydrogreen fodder stations, reusable cloth pads, etc. An experience centre is now set up to create access and promote reusable menstrual hygiene products at Muduvadi village, Kolar.

Grownest: Our community entrepreneurs learnt about bioenzyme and toilet cleaners production for them to run sustainable businesses.

Sahas: The Buzz entrepreneurs built their capabilities through capacity building training

received from Sahas on bioenzyme and soap making so they can catalysed to be ecopreneurs.

Solid Waste Management Roundtable: We developed a module on waste management to strengthen our climate action curriculum and facilitate a safe and healthy living environment.



IMPACT STORIES

God. → చైలంకిన కలంబు. → నాగి. అవధు తీర్చిన కలంబు. → ఇకల ఇలల తి ముప్పిలంబులంబు.
నాగి ఇచ్చి వాడి కొది వలంబు
నాగి కుంబి క్షేణి. నన్న కుంబు.
నాగి కుంబి క్షేణిలంబులంబు నాగి కుంబి నాగిలంబులంబు.
అక వన్న ముప్పిలంబులంబు నాగి. కలంబు క్షేణిలంబులంబు.
నాగి కుంబి అవధులంబు.
నన్న ముప్పిలంబు నాగి క్షేణి. → ముగిలంబు.
అవధులంబు. నాగి ముప్పిలంబులంబు. ఇది.

మియికి



THIS 27-YEAR-OLD WOMAN STOOD UP TO CREATE A SUPPORT SYSTEM FOR HER IMMIGRANT COMMUNITY

Our women surprise us in ways we could never imagine.

Sumalatha belongs to a migrant community called Thanda. Though her community immigrated to Karnataka many years ago, they have never been able to mingle much with the local communities.

The locals look down upon them because of incidents of theft and crime in the past. They live among themselves, without much support from nearby villages.

In case of emergencies, the Thanda community has nowhere to go. Sumalatha, after attending the Buzz training, is now empowering her community to become self-reliant and face future emergencies.



Sumalatha belongs to a migrant community called Thanda. Though the community immigrated many years ago, they have never been able to mingle much with the local communities. The locals look down upon them because of incidents of theft and crime in the past. The Thanda people live among themselves without much support from nearby villages.

For Sumalatha, a 27-year-old married woman with two children, life was only about her household. She didn't move around much out of the village. She didn't even go out to the fields to support her husband in farming. When the Buzz Self Shakti training happened, Sumalatha found an awakening in her.

She went back home and started analysing her life. Their entire household, of six people including her parents-in-law, is surviving entirely on the earnings from her husband's efforts in farming. She started writing down their income and expenses and realised that with one person's income, their lives cannot prosper. **She decided to then start supporting her husband in farming. Sumalatha helped her husband to reduce losses and improve the production. With an additional hand, with a responsible person to support, the family is now able to stabilise their income from agriculture.** Their income also increased to

an extent that Sumalatha opened a Recurring Deposit in the local Post Office and is saving Rs 2500 every month.

Also, Sumalatha felt a strong need to mobilise her community towards financial security. She started talking to the women in the village to start a Self-Help Group. Sumalatha reasoned that as a community they have only themselves to support each other. ***In case of emergencies, the Thanda community does not have anywhere to go but to seek support from amongst themselves. If they want the community to support each other, they should prepare themselves for exigencies, this was Sumalatha's rationale. Sounds logical right? But Sumalatha had to coax, argue, fight, persuade and try everything she could to start the SHG.***

Her efforts finally paid off with 10 women coming forward and joining the SHG. They have registered the SHG with the government and are now saving Rs 20 per person every week. It's a small amount, but it is a good beginning. The SHG will soon be able to avail group loans from the government. Sumalatha feels relieved that they now have a support system for them to fall back upon. And we are pleased to see how this ordinary woman stood up for herself and her community with such grace.

SPOORTHI FELLOWSHIP

SHASHIKALA SHOWS US HOW SOLIDARITY ECOSYSTEMS HELP WOMEN THRIVE

“How do I live in the moment? I’m constantly scared of what’s to come.” This used to be the story of Shashikala’s life.

Shashikala is from Hoskote village, Mandya, and works as a daily-wage coolie worker. She is a Gelathi and completed her Fellowship in January 2024. Being a part of this Fellowship was not an easy journey for Shashikala.

Before the Fellowship began, the selected Gelathis had a circle meeting to introduce each other and discuss the fellowship, but Shashikala did not attend. The Buzz Field Associate, Pavithra, kept trying to reach her but couldn’t. When Pavithra visited Shashikala at her home a day before the Fellowship began, the latter shared that her husband is a drunk and every time someone calls her in the evening, he cuts the call and gets angry with her. Pavithra informed her to attend the Fellowship the next day only if she felt safe.

Out of curiosity and the desire to not miss an opportunity that arrived at her doorstep, she attended the Fellowship. During the first two sessions, Shashikala cried a lot. She shared with the other women how much she “hates life” and is tired of the “pain” she receives. The women supported her and gave her courage. She felt like

for the first time she had someone to share all of this with. It was “comforting” to be around women who understood her.

During module 3 of the Fellowship, she was required to draw her ‘model grama (village)’ and everyone agrees that Shashikala’s was the best. She drew a good school, hospitals, houses that were comfortable to live in, and women who were happy. She found this exercise to be “freeing”.

For the first Beehive Meeting she organised, she went door-to-door, just like Buzz did for her, and asked women to join. She organised a game to refresh their minds, feel good, and be in the moment. Before Spoorthi, she told the Anganwadi teacher that the Fellowship terrified her because she would have to step out of her comfort zone, talk to people, and partake in activities. But look at her now - she’s organising activities for women so they can be happy and find support and comfort. ***“I find so much strength being with a group of women who support me. My objective is to build that ecosystem for other women who need this too.”***

She has also become the village Community Resource Person after the Spoorthi Fellowship. This role requires her to support women to find loans and schemes for various reasons they may



need it. She earns Rs. 2000/month from this job, although payments aren’t regular and is also saving Rs. 200/month through her SHG. She’s found herself not to be afraid to step out of her comfort zone. Her goal in life is to ensure her daughter gets a very good higher education and achieves things in life she couldn’t. She’s realised her husband will always be angry, but this way at least she’s happy.

BUZZ VYAPAR

THIS RURAL WOMAN ENTREPRENEUR TRIPLED HER INCOME AND BUILT A THRIVING HOUSEHOLD

“I’m thoroughly enjoying being an entrepreneur”, says Kusuma who makes a profit of Rs 20,000 per month from her shop at her village. That’s a 250% increase in her income within just 8 months of attending the Buzz training. For a self-driven woman like Kusuma, all she needed was a fair chance at knowledge.

When Kusuma’s son got the chance to appear for a national level competition in Kolkata, Kusuma arranged for the entire trip. **She took him by flight to Kolkata and ensured that her son didn’t miss a chance to grow his talent. Isn’t it extraordinary for a woman from a village to make this happen?** This was much before Kusuma came to the Buzz training. Imagine what such a self-driven woman like Kusuma could achieve if she got a fair chance?

Kusuma, a 35-year-old, ran a small fancy store business from her house in her village in



Gauribidanur Taluk. It was a small engagement which didn’t bring her much satisfaction. She was staying at home, not earning much, and feeling her life was constrained. Then came an opportunity to start a full-fledged shop in the village. Kusuma’s friend was moving out of her beauty parlour and she suggested that Kusuma rent that space for her shop. She felt this was a good idea and her father provided her with the necessary financial assistance to proceed.

She had just moved to the rented shop, and the business was generating her a profit of Rs 8000 per month. That’s when Kusuma came to the Buzz Business (Vyapar) training.

‘Until I came to the training, I didn’t have the knowledge I needed to improve my business. But now my thinking has changed. I think bigger and better. I analyse opportunities, weigh my options, and make choices that will help improve my business. I learned how to invest in the business so that it gives me maximum returns. This is helping me thrive and I’m thoroughly enjoying being an entrepreneur’, says Kusuma.

And she’s indeed thriving – Kusuma makes a profit of Rs 20,000 per month! That’s a 250% increase in her income within just 8 months of attending the training. The shop became a platform for her experiments as an empowered entrepreneur. She

added more variety of products. From her savings, she bought a new tailoring machine and added tailoring as an additional service. She started selling ready-made dresses as well. Her thinking is driven by the thought, ‘what and how can I do better’.

Kusuma now wants to buy a commercial space for the shop. Her rationale, **“The money I spend on rent can go to interest for the loan that I will take for the new shop. In the long run, I would have an asset for myself”. How proud are we to hear how Kusuma is thinking and planning her finances!**

There’s something that brings Kusuma even more satisfaction – the fact that she’s transformed her home and as she built her business. She bought a washing machine; she got all the good woodwork done in the house; bought a computer for her children and set it up with a computer table; and bought gold for herself. While she focuses on improving their lifestyle, her husband’s income, from his job as a temple priest, goes to their savings. They have invested in Recurring Deposits in the Post Office and have bought LIC bonds. They repaid all their loans and now avoid debt as much as possible.

Women like Kusuma are unstoppable. People in her village wonder how she does it all. Her answer, “It’s all thanks to knowledge”.

THIS RURAL WOMAN INSPIRED 110 OTHER WOMEN TO START KITCHEN GARDENS IN THEIR HOUSES

Imagine inspiring 110 rural women to start kitchen gardens in their homes - that's what Shylaja did!

After attending the Buzz Green training, Shylaja created a kitchen garden in her house. Seeing the benefits, she started sharing her learning with other women.

Whenever she gets a day off from her Panchayat job, second Saturdays or Sundays, Shylaja goes to the villages and creates awareness about creating kitchen gardens.

Taking inspiration from her, 110 houses now have kitchen gardens. And the number only keeps increasing!

Getting inspired and implementing change in one's life is itself a big thing. But imagine inspiring 110 women to start kitchen gardens in their homes - that's what Shylaja did!

Shylaja never ventured out to get herself a job or involved herself with community initiatives until the Buzz Self Shakti training. But that training was a spark that made Shylaja an unstoppable force. She then attended the Spoorthi training, went on to become a Buzz Anchor woman. She also took

the Buzz Green training in February 2022 and became a Buzz Green Motivator.

With this exposure, Shylaja got to know about a job opportunity at the village Panchayat as a Master Bookkeeper (MBK). This job requires her to visit villages under the Panchayat and spread awareness about various schemes and loans that the villagers can avail. This job automatically connected her to rural women.

Having created a kitchen garden in her own house and seeing the benefits, Shylaja started sharing her learning with these women. Whenever she gets a day off from her Panchayat job, second Saturdays or Sundays, Shylaja goes to the villages and creates awareness about creating kitchen gardens. Taking inspiration from her, 110 houses now have kitchen gardens! All this during her free time in the last one year and she is all inspired to continue doing this!

And it's not just kitchen gardens, she talks to them about not wasting water, avoiding use of plastic and saving money. Her enthusiastic involvement with the villages caught the Panchayat officials in awe, too. They conferred her with the Best MBK award.



Shylaja has brilliantly made use of the knowledge she got from the Buzz training and the opportunity that her job at the Panchayat opened up to create a unique impact.

BUZZ TEAM MEMBER TRANSFORMATION

RADHA WANTED TO QUIT WORKING AT BUZZ, BUT NOW SHE'S A TOP PERFORMER

Just five months after joining Buzz, Radha Devi went up to Kempanna, her manager, and said she wanted to quit. But that was the abyss from which Radha rose.

Today Radha asks, "People from 114 villages know me by my name. They value the work that I do. They believe I can help improve their lives. Why will I leave my job and sit at home?"

Read the remarkable story of how Radha strived her way through personal challenges to become one of Buzz's top performers.

Just five months after joining Buzz, Radha Devi went up to Kempanna, her manager, and said she wanted to quit. Radha was completely distraught. She got one of the toughest taluks, Kunigal, to work on. We were going back to Kunigal after a break in our intervention, which made it difficult to

reconnect with the villagers. The task in hand was so difficult that two earlier employees hired for Kunigal had quit within a short time of joining. The women Radha had to work with were distant and sometimes rude too. Radha was full of complaints about the job, the role, the villages. She was convinced she couldn't bring any results from here.

Kempanna heard her complaints, but he was not ready to accept Radha's decision to quit. He knew Radha had it in her to turn things around. For Buzz, Radha was not an ordinary employee. She is someone who underwent the Buzz training in her village. When our team visited her village, she had just relocated from Bangalore city due to Covid. Radha was working as an Editor in a local news channel in Bangalore. She and her husband lost their jobs during Covid, and they were facing the toughest of financial situations. Born and brought up in the city, Radha was also struggling to adjust to the ways of rural life after living all her life in the city. She was not able to find a job in the village as everyone found her overqualified. When she happened to attend our training, Radha was mentally stressed and financially down.

But the training triggered something in her. She desperately wanted to get a grip around her life. Radha then approached our trainer and expressed



her interest in applying for a job at Buzz. She came down to Buzz's office, impressing everyone with her communication skills and experience. She didn't know anything about working in rural villages, but she showed willingness to learn. Kempanna remembered the spark she had during her interview and when she came down to his office saying she wanted to quit, he felt Radha only needed to discover her strengths.

'Quitting will not make you successful', Kempanna told Radha. He encouraged Radha to give a calm thought to the situation and evaluate how she can handle it all. Radha calmed down. But she was still not fully convinced. She spoke to Buzz's Head of Programs, Yashoda. Yashoda being Yashoda, gave Radha a rap on her conscience. "Why are you always saying things don't work? Focus on what you can do and show the world that you can do wonders". That was it, Radha now had a challenge in front of her. That was the beginning of Radha's transformation.

Radha went back to the villages with renewed energy. If the women were being difficult, she was relentless. She regularly visited the villages and spoke to them. She made the women see value in the change she was talking about. They couldn't ignore her anymore. Radha started being accepted. The community anchor programme (Gelathi Programme) saw women coming forward.

More and more women started embracing change. Enrollments for our newer programmes increased too and she rose to become the best performer in her team. More than anything, in two years, Radha became a household name in over 114 villages in Kunigal!

What makes Radha's story even more special is that while Radha was thriving in her professional life, she had to fight it out with her family to continue working. Her mother-in-law did not want her to be away from the house. Her husband was taking care of their farm and there were too many chores that needed Radha's support. Radha said she would do it all, but not leave her job. She would finish all the household chores and then come for work. She tried to avoid all conflicts at home to pursue what gave her the most satisfaction. And at the end of the month, her mother-in-law wanted Radha to give away 80-90% of her salary for household expenses. Radha couldn't save a single penny or spend anything according to her wishes. But she still worked, for this is her freedom.

"People from 114 villages know me by my name. They value the work that I do. They believe I can help improve their lives. Why will I leave my job and sit at home?", asks Radha.

After two years of working at Buzz, finally Radha has convinced her family that she will keep her



salary to herself. She wants to save for her children, for their education. The family also now understands her work, and we're sure they secretly take pride in the changemaker that Radha has become.

Here's a few features from this year



FOUR WOMEN WHO BECAME RURAL ENTREPRENEURS WHILE FIGHTING CLIMATE CHANGE

In the heartlands of rural Karnataka, these women are not just entrepreneurs but spearhead initiatives to combat climate change.

[READ MORE](#)



WOMEN CAN ACCELERATE CLIMATE ACTION

While women are already playing a crucial role in adapting to the devastating effects of climate change, they also have the potential to drive mitigation efforts.

[READ MORE](#)



CLIMATERISE ALLIANCE, BUZZ WOMEN, AND IIM BANGALORE UNITE TO SPOTLIGHT RURAL WOMEN ENTREPRENEUR'S JOURNEY TO BE THE SEEDS OF CHANGE IN INDIA'S CLIMATE MOVEMENT

[READ MORE](#)



INTERNATIONAL WOMEN'S DAY 2024: EMPOWERING RURAL WOMEN-LED ENTREPRENEURSHIP FOR A THRIVING PLACE-BASED ECONOMY

[READ MORE](#)

Buzz Breakdown!



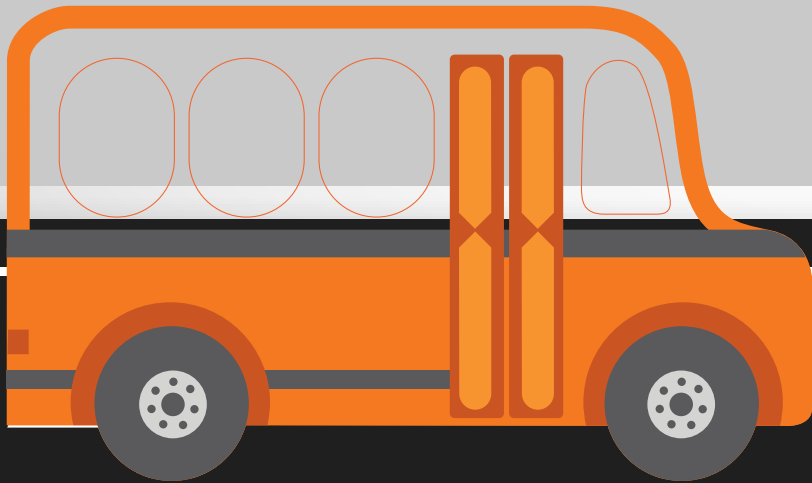
[CLICK HERE](#)



[CLICK HERE](#)

What's ahead in 2024-25?

We believe 2024-25 will be about taking that one step back to bounce higher. We will consolidate our activities and strengthen our systems so that we have the strongest foundation that can help us scale. We aim to expand to newer districts in Karnataka, look for partners to expand to other geographies and strengthen our new community participation programme.



Our Funders 2023-24



FINASTRA



OakNorth



Financial 2023-2024

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024					
Expenditure	Amount in Rs	Amount in Rs	Income	Amount in Rs	Amount in Rs
Programme Expenses:			Grant recognised as Income:		
Employee cost	4,35,39,366		Revenue Grant	9,01,78,387	
Training Expenses	1,30,12,587		Capital Grant recognised to the extent of Depreciation	42,75,713	9,44,54,100
Vehicle - Fuel, Insurance, Repair & Maintenance	29,70,842				
Travelling Expenses	1,18,69,700		Other Income :		
Field Office - Rent & Maintenance	9,62,025		Donations	21,12,890	
Communication, Branding & Documentation	12,16,014		Bank Interest	11,46,275	
Data Validation & Maintenance	1,69,23,552	9,04,94,086	Interest on Income Tax Refund	13,799	
			Training fees	1,63,01,946	1,95,74,910
Institutional Expenses:					
Employee cost - Institution	59,39,560				
Professional Charges	4,95,000				
Audit Fees	3,25,910				
Head Office - Rent & Maintenance	6,55,441				
Printing & Stationery	81,663				
Postage and Courier	27,143				
Computer Repairs and Maintenance	31,000				
Management Costs	19,01,723	94,57,440			
Depreciation		42,75,713			
Surplus for the year transferred to General Fund		98,01,771			
		11,40,29,010			11,40,29,010

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

Receipts	Amount in Rs	Amount in Rs	Payments	Amount in Rs	Amount in Rs
Opening Balance:			Programme Expenses:		
Cash at Bank			Employee cost	4,36,78,366	
Corpus	4,51,023		Training Expenses	1,29,97,701	
Non Corpus	1,13,73,436		Vehicle - Fuel, Insurance, Repair & Maintenance	28,58,033	
Cash in Hand	-	1,18,24,459	Travelling Expenses	1,15,29,620	
			Field Office - Rent & Maintenance	9,62,025	
Grants Received:			Communication, Branding & Documentation	12,16,014	
Stichting Buzz Netherlands	23,19,670		Data Validation & Maintenance	1,69,23,552	9,01,65,310
Aditya Birla Capital Foundation	80,00,000				
Citicorp Services India Private Limited	5,14,02,609		Institutional Expenses:	-	
Rainmatter Foundation	2,00,00,000		Employee cost - Institution	59,39,560	
Adhyan Foundation	20,00,000		Professional Charges	4,95,000	
Equifax Credit Information Services Pvt Ltd	14,00,000		Audit Fees	3,27,962	
Finastra Software Solutions (India)	25,00,000		Head Office - Rent & Maintenance	6,53,081	
SVP Philanthropy Foundation	20,00,000		Printing & Stationery	81,663	
OakNorth Global Pvt Ltd	50,00,000		Postage and Courier	27,143	
SIDBI	13,58,370		Computer Repairs and Maintenance	31,000	
Cred Foundation	2,65,000		Management Costs	19,53,811	95,09,220
CRM IT Solutions Pvt Ltd	3,00,000				
Give India Foundation	6,204	9,65,51,853	Fixed assets:		24,21,156
			Deposits:		
Donation - Corpus Fund	14,02,488		Rental Deposits		85,000
Donations	21,46,218				
Bank Interest	10,91,393		Changes in Current Liabilities		
Training fees	1,76,45,048	2,22,85,147	Statutory Liabilities		28,98,160
Current Assets			Closing Balance:		
Income Tax Refund		1,38,969	Corpus	18,53,511	
			Non Corpus	2,38,68,071	2,57,21,582
		13,08,00,428			13,08,00,428

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2024

Liabilities	Sch.No	Amount in Rs	Assets	Sch.No	Amount in Rs
Funds:			Fixed Assets:	6	
Corpus Fund		18,53,511	Gross Block		1,43,32,115
Capital Fund	1	1,00,56,403	Less: Accumulated Depreciation		42,75,713
General Fund	2	1,90,18,118	Net Block		1,00,56,403
Current Liabilities:			Current Assets:		
Projects in Progress	3	90,12,815	Rental Deposits		9,95,000
Statutory Liabilities	4	1,65,248	Other Deposits		5,000
Expenses payable	5	1,56,352	Advance for expenses	7	4,14,561
			Tax refund receivable	8	30,69,901
			Cash at Bank:	9	
			Corpus		18,53,511
			Non Corpus		2,38,68,071
		4,02,62,447			4,02,62,447



CONTACT DETAILS

BUZZ INDIA TRUST

No. 9, 14th A Cross Road, Malleshwaram, Bangalore 560055

ask@buzzindia.co