



Impact Report India 2024





Executive Summary

Self Shakti Program

This report presents the findings from an impact assessment of the *Self Shakti* program, implemented by BUZZ Women to improve the financial capability of rural women in Karnataka. Over the last decade, development frameworks have emphasized the importance of gender-responsive approaches to economic empowerment (OECD, 2018; Batra, 2013). In India, women’s increased visibility in the labor market has not always translated into agency or control over resources (Kabeer, 2005; Parpart, 2014).

The Self Shakti program uses financial literacy as an entry point to enhance women’s agency, enabling them to manage household budgets, save and invest wisely, access credit, and start income-generating activities. The report evaluates how access to financial knowledge and tools influenced changes in women's autonomy, confidence, and financial behaviors.

Indicators	Baseline %	Endline %
% of women saving regularly		85.00%
% of women with increased household savings	The saving amount in baseline was Rs. 4566	The saving amount in endline was Rs 7,388. 63% women reported increase in savings
% of women contributing to financial decisions	Joint decision-making dominates in every area, especially in healthcare (87.2%) and livelihood (87.7%). Women acting independently are highest in saving money (18.9%) and credit (9.5%).	52%
% of women confident in managing household finances	44%	70%
% of women prepared for financial emergencies	We don’t have this data on the baseline	63%
% of women who started a new income generation activity after 2 days of self shakti training	N/A	27%
% of women planning budgets and tracking expenses	We don’t have this data on baseline	85%



Spoorthi Fellowship

The Spoorthi program has significantly strengthened women's leadership capacity in rural communities. Participants demonstrated enhanced public speaking, negotiation, and confidence in decision-making forums.

Indicators		Baseline	Endline
% of women serve as effective community leaders	1. Do you feel that your leadership skills have improved? (Yes) 2. How would you rate your effectiveness as a leader? (medium to high rating) 3. Are you able to mobilize other women? (Yes)	30% (% in the data is high because women correlated having a leadership skill with attending a leadership training (25%) or being vocal about how they feel (30%))	42%
% of women develop leadership and facilitation skills to inspire collective action.	1. Have you organized or facilitated any group activities? (Yes) 2. Confidence in facilitating meetings? (Moderate to High)		65%
% of women improve communication and problem-solving skills.	1. Communication confidence (comfortable speaking in group)? (Moderate to High) 2. Problem-solving abilities compared to before (Improved)	38%	29%
% of women build peer networks and relationships	1. Types of support received from peer network (At least 1 support) 2. New friendships formed (Yes) 3. Feel peer relationships strengthened (Yes)		98%
% of women take initiative to engage with neighborhood or community issues.	1. Have you taken initiative on a community issue? (Yes) 2. Have you participated in resolving a community issue? (Yes)		42%



Beehive

Beehive collectives empowered women to mobilize, share resources, and solve community issues collectively. Peer mentoring and horizontal learning dramatically increased women's financial and social capital. This is the assessment done within 3 months of starting the program.

Indicators	Questions considered	Percentages
% of women who identify themselves as a critical actor in community collaboration and collective problem solving	<ul style="list-style-type: none"> - % women who participated in local governance activities (20%) - % women whose Beehive took collective action (20%) - % women who collaborated with local institutions (eg., ASHA, Panchayat) (44.8% + 19.7%) - % women feeling empowered to challenge social structures (21.7%) 	64%
Number of strong networks of women emerge, fostering mutual support, sustained self learning, mentoring, collaboration, and problem-solving.	<ul style="list-style-type: none"> % women reporting a culture of care and collective support in Beehive (71.7%) - % women feeling sense of belonging (83.3%) - High strength of unity in Beehive (83.4% Very Strong + Strong combined) 	84%
% of women can identify and articulate key community issues/challenges , strengthened community collaboration and collective problem-solving.	<ul style="list-style-type: none"> - % women who discussed water, sanitation, drainage, transport, etc. in Beehive meetings (Agenda Thematic analysis) - % women who participated in major decisions (filing petitions, taking action) (based on open-ended responses, ~28.3%) 	24%



Buzz Green:

The Green program empowers rural women to adopt sustainable practices through training on waste management, water conservation, and eco-friendly livelihoods. It fosters environmental awareness and behavior change at both household and community levels.

Indicators	Endline
Environmental Awareness	
% of Participants understand key environmental issues within three months of the program.	88%
% of Participants advocate for sustainable practices within their communities	96%
% Participants report a shift in daily habits, such as reducing plastic use, conserving water, waste management, and starting a kitchen garden within six months of the program.	94%
Participants set a community conservation goal	96%
% of Participants collaborate to initiate or actively participate in community-driven environmental initiatives, such as tree plantation drives, clean-up campaigns, water conservation projects, or awareness workshops, resulting in measurable environmental improvements within one year of the program.	62%

1. Multidimensional Poverty Index (MPI)

1.1 Introduction

This report presents the findings from the Multidimensional Poverty Index (MPI) assessment conducted for participants of the Buzz Women Self Shakti program in Bangalore and Haveri districts. The MPI was calculated using participant responses from the endline survey conducted in early 2025.

1.2 Methodology

The MPI calculation followed the global standard approach used by UNDP and NITI Aayog, adapted to the data collected through the Buzz Women questionnaire. Households were assessed for deprivation across 12 key indicators spanning Education, Employment, and Standard of Living dimensions.

Each household received a score of 0 or 1 for each indicator (1 = deprivation). The MPI score was the average of all indicators. Households were classified as:

- MPI Poor (MPI \geq 0.33)
- Vulnerable (0.20 \leq MPI < 0.33)
- Non-poor (MPI < 0.20)

1.3 Indicators Used

Dimension	Indicator	Deprivation Criteria
Education	Highest level of education	No formal or only primary schooling
Employment	Employment status	Not employed or income activity
Employment	Monthly individual income	< ₹5,000
Standard of Living	Household assets	No durable assets
Standard of Living	Toilet facility	No or unsanitary toilet
Standard of Living	Electricity access	No electricity
Standard of Living	Drinking water source	Unprotected source
Standard of Living	Cooking fuel	Not LPG
Standard of Living	Digital access	No smartphone or digital payments
Standard of Living	Land ownership	Owns < 1 acre or no land
Standard of Living	Livestock ownership	No livestock
Standard of Living	Roofing material	Thatch/mud/tin roofing

1.4 Key Findings

The MPI scores were calculated for each participant household using 12 indicators. Below is a summary of classification:

- MPI Poor (≥ 0.33): 0%
- Vulnerable (0.20 – 0.33): 40%
- Non-poor (< 0.20): 60%

Most common deprivations were related to fuel type (non-LPG), lack of land or livestock ownership, and poor roofing materials. Access to electricity, piped water, and digital tools was generally high among participants.

2. Income and Expenditure

Distribution of Households by Income Bracket and Expenditure

Amount	Income Bracket	Expenditure Bracket
<₹5,000	2%	23%
₹5,000-₹9,999	10%	36%
₹10,000 - ₹14,999	20%	24%
₹15,000 - ₹19,999	35%	12%
₹20,000 +	33%	5%

Average Monthly Figures:

Average Household Income: ₹16,663

Average Household Expenditure:
₹10,906

Key Insight: While **67.4%** of households earn **₹15,000 or more per month**, only **17%** report spending at that level — indicating either conservative reporting or a significant focus on saving/debt repayment.

3. Savings Behaviour

3.1 Do Participants Save Regularly?

Savings Location	Percentages
Self-Help Group (SHG)	65%
Bank account	25%
Chit fund	5%
Post office	2%
At home	5%

A significant **85% of participants reported saving money regularly, after the program** while the rest reported irregular or no saving. This indicates strong saving habits among program participants. Participants cited a range of savings goals. The most common was long-term security such as children's education or retirement (48%). Other key motivations included emergency needs like health or natural disasters (14%) and short-term expenses such as groceries or utility bills (12%).

3.2 Monthly Savings Amounts

Saving type	Baseline	Endline
Household savings	Rs. 4566	Rs.7,388,
Personal savings	<i>Rs. 1343</i>	<i>Rs.1,545</i>

Participants were asked if their savings had increased in the past year. About **63% responded positively**, indicating improvement in financial stability.

4. Budgeting

4.1 Budgeting Practices

All respondents reported engaging in some form of household or personal budgeting. Among them, **60% plan their budgets regularly**, while 40% plan occasionally. The majority (80%) rely on written methods such as notebooks or apps, while the remainder use mental planning techniques without documentation. Budget planning occurs weekly for 60% of respondents and monthly for the rest.

4.2 Financial Goal Setting

A total of 80% of participants reported setting financial goals. These ranged from asset acquisition, such as livestock or gold, to long-term objectives like housing construction and children's education. Prioritization strategies varied: most participants prioritized based on future aspirations (e.g., education, marriage), while others did so based on current income constraints.

4.3 Goal Achievement

Among those who set financial goals, **40% achieved at least one in the past year.** Achievements included livestock purchase, debt repayment, and gold accumulation. This indicates progress toward financial self-reliance and reflects the impact of structured financial training.

5. Financial Decision-Making & Negotiation

Financial decision-making is a key indicator of agency and intra-household bargaining power. The program's impact is evident in women's increasing confidence and participation in financial choices, both routine and strategic.

Indicator	% of Women
Women who are primary decision-makers	52%
Women confident in independently managing household finances	70%
Women who made significant financial decisions in the last six months	40%

- Primary Decision Makers:** While joint decision-making remains common, a significant proportion of women now report either sharing responsibility or making decisions independently. Among surveyed participants, *52% indicated they contributed to or independently made financial decisions within the household.*

- Significant Financial Actions:** 40% of women reported having made or contributed to a major financial decision in the last six months. These decisions included purchasing gold or household assets, saving in fixed deposits, and investing in livestock or small businesses.

The types of financial decisions reported also reflect increased economic participation, such as redirecting income toward asset-building, managing household emergencies, or diversifying income sources. These are markers not only of improved knowledge but of stronger negotiation power and financial resilience within families.

6. Asset Building And Ownership

6.1 Asset Investments in the Past Year

Approximately 24.5% of respondents from Haveri and Bangalore districts reported having purchased or invested in at least one asset in the past year. This suggests that nearly one in four participants actively pursued strategies to build long-term wealth, a promising outcome for rural women traditionally excluded from asset ownership.

6.2 Types of Assets Acquired

Among those who reported investing, the majority focused on tangible, value-retaining assets:

Type of Asset	%
Land/property	39%
Gold	30%
Business equipment	16%

These choices reflect traditional preferences for assets that are either productive (land, tools) or serve as safety nets and symbolic financial independence (gold).

6.3 Long-Term Asset-Building Goals

When asked about their aspirations, women expressed clear long-term economic intentions:

Asset Type	%
Land property	38%
Start a Business	24%
Gold	19%
No goal	17%

This highlights that, while many women have strong financial aspirations, a segment still lacks structured planning or clarity about asset-building pathways.

6.4 Challenges in Asset Accumulation

Challenges	%
Lack of funds	80%
Limited financial knowledge	14%
Family resistance / gendered control over finances	19%

These findings align with broader literature on gendered financial exclusion, where resource constraints and sociocultural factors intersect to hinder asset ownership among women (Kabeer, 1999; Devika, 2017).

7. Loan Access, Repayment Stress, and Financial Resilience

7.1 Access to Credit and Borrowing Patterns

Access to credit remains a vital coping mechanism and economic tool for rural women, particularly in the absence of formal safety nets. Among women surveyed in Haveri and Bangalore, **40% reported taking a loan in the past 12 months**, while **60%** had not. This figure is higher than the national rural female borrowing rate (10%) reported in some all-India surveys, indicating a relatively active engagement with credit channels in the intervention areas (RBI, 2021; Sane & Thomas, 2020).

Of those who had taken loans:

- **24%** stated that the **loan was taken by themselves**
- **16%** reported that **other family members** had taken the loan.

7.2 Purposes and Sources of Credit

Loans were primarily used for:

- Livelihood activities or business (10%),
- Health-related emergencies (9%),
- Children's education (8%),
- Agricultural inputs or basic consumption smoothing.



These findings are consistent with research that women’s borrowing tends to serve dual goals: sustaining household consumption and responding to emergencies, rather than asset creation or business investment (Banerjee & Duflo, 2007; Kabeer, 2005).

In terms of loan sources:

- 12% borrowed from Self-Help Groups (SHGs) or local community institutions,
- 11% from formal sources such as banks or microfinance institutions (MFIs),
- 9% relied on informal moneylenders.

This reflects the coexistence of formal and informal credit markets in rural Karnataka, with many women navigating multiple sources based on urgency, accessibility, and social capital.

7.3 Repayment Strategies and Debt Stress

When asked how they manage repayments:

- 26.6% reported using methods such as cutting daily expenses, drawing from savings, or even taking further loans.
- 13.2% acknowledged facing difficulties in loan repayment, suggesting prevalent debt-related stress.

These findings echo prior work showing that rural women often carry the burden of repayment without always exercising control over how loans are utilized — a phenomenon well-documented in microfinance critiques (Guérin et al., 2015).

8. Financial Resilience and Capacity to Withstand Economic Shocks

8.1 Emergency Savings and Buffer Duration

A significant **67%** of women reported that they had **savings set aside specifically for emergencies**, suggesting an awareness of the importance of precautionary savings. However, the sufficiency of these buffers remains limited:

Duration of Emergency Coverage	% of Women
Less than 1 month	21%
1 to 3 months	34%
4 to 6 months	8%
More than 6 months	3%

.These findings are consistent with research that shows rural households often live with **narrow financial margins**, leaving them vulnerable to sudden shocks (Collins et al., 2009). The remaining **32.8%** did not respond to the question on coverage duration, likely due to either lack of savings or uncertainty in estimation.

8.2 Awareness and Use of Risk Mitigation Tools

Only **40.8%** of women were **aware of insurance products** designed to manage financial shocks such as illness, crop loss, or death. The remaining **59.2%** reported no such awareness. This gap reflects broader trends in rural India, where low exposure to formal financial education and limited trust in institutions hinder the uptake of insurance and other financial protections (World Bank, 2017).

8.3 Preventive Actions Against Financial Shocks

Despite high exposure to economic risk, only a modest proportion of women had taken deliberate steps to protect their households from future financial emergencies. The majority of actions were informal and focused on behavioral adjustments rather than formal financial instruments. Key findings include:

- 17.6% of women reported increasing their savings as a primary strategy.
- 15.7% undertook a combination of increasing savings, purchasing insurance, diversifying income sources, and joining self-help or community savings groups.
- 12.7% engaged in savings, income diversification, and group membership.
- 8.8% reported combining savings and insurance.

9. New Income Generation Impact - Bangalore & Haveri

9.1 Types of Activities Started

Activity Type	% of Women
Farming and agriculture	53%
Small businesses (e.g., shops, tailoring, petty trade)	40%
Handicrafts and manufacturing (e.g., pottery, weaving)	5%
Food production/services (e.g., papad making, pickle preparation)	1%

9.2 Sources of Funding Used to Start Activities

Funding Source	% of Women
Personal savings	55%



Family support	33%
Loans (likely from SHGs or informal)	8%
Government or NGO support	5%

Buzz - Related Impact

Overall Impact Rating (Self-Reported)

- 53% of respondents rated the impact as 4 out of 5
- 36% gave it the highest score of 5 out of 5
- Only 11% gave a score between 1 and 3

Improved Area	% of Respondents
Financial knowledge and literacy	85%
Confidence in managing household finances	80%
Ability to save and build assets	62%
Starting or growing an income-generating activity	59%
Preparedness for financial emergencies	57%
Decision-making power within the household	55%

This indicates that nearly 89% of the participants believe the program had a high to very high impact on their personal and household financial situation. The very high scores in financial knowledge and confidence indicate that the program's content was relevant and accessible, and that participants felt empowered to act on what they learned.

Over half the respondents reported improvements in savings, entrepreneurship, and

emergency preparedness, suggesting tangible changes in household financial behavior.

The increase in decision-making power (55%) points to the program's influence on gender dynamics within the household — a key goal in fostering long-term women's empowerment.



NPS Analysis:

- **Bangalore (NPS: 71.15):** This is a strong positive score, indicating that a large majority of women in Bangalore are enthusiastic promoters of the Self Shakti program. A score above 70 typically reflects excellent participant satisfaction and strong likelihood of organic community-level promotion and scaling.
- **Haveri (NPS: 45.34):** This score, while still positive, is significantly lower than Bangalore's. It indicates a more mixed experience, with a moderate number of detractors.
- **Overall (NPS: 65.43):** The aggregated NPS for both districts is strong and reflects an overall high level of satisfaction and impact from the Self Shakti program. However, the district-level difference suggests that strategies might need to be localized to ensure consistent experience and outcomes.

SPOORTHY

1. Key Local Issues Identified

Issue	% of Women Reporting
Water-related issues	78%
Drainage/Sanitation issues	72%
Transport/Road-related issues	60%

Community Anchors in Bangalore most frequently identified water access, drainage, and sanitation as their top local challenges. Transport infrastructure concerns were raised by a smaller but notable proportion, highlighting urban service delivery gaps even in semi-urban areas.

Indicator	Exact %	How it was derived
% of women who initiated a community action	42%	Women who answered "Yes" to: "In the past year, have you taken any initiative to address an issue in your community?"
% of women who have taken action (any form)	65%	Women who either initiated, organized meetings, collaborated, raised funds, or formed groups.

In Bangalore, 42% of women initiated a community action in the past year, taking independent leadership to address local issues such as sanitation, water access, and education. Additionally, a broader 65% of women participated in collective actions, either by organizing meetings, collaborating with Panchayat leaders, or forming groups. This highlights not only the emergence of individual leadership but also a strong culture of collective civic engagement among women. The data reflects a growing shift from

passive concern to active problem-solving, demonstrating the transformative impact of the Spoorthy program on grassroots leadership and community resilience.

2. Issues on Which Action Was Taken

Issue Category	% of Women Taking Action
Environmental issues	62%
Health and sanitation	25%
Education	10%
Livelihood and job creation	4%
Women's rights and safety	5%

Explanation:

Environmental management and public health emerged as key areas where women initiated action. A smaller proportion engaged on livelihood creation and gender safety, indicating priorities shaped by immediate community needs.

3. How Collective Issues Were Addressed

Action Taken	% of Women Participating
Organized community meetings/discussions	65%
Collaborated with local leaders	30%
Raised funds	2%
Formed groups to address issues	3%

Explanation:

The most common approach was organizing meetings and collective dialogues, emphasizing a participatory model of problem-solving. Collaborations with Panchayat leaders and local institutions also played a supporting role.

4. Modes of Mobilizing Women

Mode	% of Women
WhatsApp	22%
Group meetings or gatherings	13%
Phone calls	13%
Door-to-door visits	12%
Social media (e.g., Facebook)	11%
Text messages or SMS	5%

The analysis of responses from women in Bangalore and Haveri shows that a variety of outreach strategies were used to mobilize their communities for collective action. The most commonly reported mode was WhatsApp (22%), highlighting the increasing reliance on digital platforms for coordination and communication, even in semi-rural areas.

5. Kinds of Actions Taken by Community Anchors

The strongest engagement was in improving local sanitation and hygiene, reflecting immediate visibility of these issues. Water access followed closely, while education advocacy remained a smaller but significant action space.

Theme	% of Women Leading Actions
Sanitation and environmental hygiene	53%
Water access and infrastructure	17%
Community mobilization/dialogue	4%
School/Education improvements	3%

Theme	Common Actions Taken	Typical Quotes	Key Insights
Sanitation and Environmental Hygiene	<ul style="list-style-type: none"> - Cleaning drains and streets - Organizing cleanliness drives - Petitions to Panchayat 	<p>"ನಮ್ಮ ಮನೆಯ ಸುತ್ತಮುತ್ತಲು ಸ್ವಚ್ಛವಾಗಿ ಇಟ್ಟುಕೊಳ್ಳುವಂತೆ ಹೇಳಿದ್ದೇನೆ"</p> <p>"ಚರಂಡಿ ಸಮಸ್ಯೆ ಬಗೆಹರಿಸಲಾಗಿದೆ"</p>	Immediate, visible environmental issues led to the most collective actions and strong peer accountability.
Water Access and Infrastructure	<ul style="list-style-type: none"> - Submitting petitions - Meeting PDOs and Panchayat leaders - Repairing pipelines 	<p>"ನೀರಿನ ಸಮಸ್ಯೆ ಬಗೆಹರಿಸಲು ಗ್ರಾಮ ಪಂಚಾಯಿತಿ ಸದಸ್ಯರಿಗೆ ಮನವಿ ಸಲ್ಲಿಸಲಾಗಿದೆ"</p>	Water scarcity drove formal civic action through engagement with government systems.
Community Mobilization and Dialogue	<ul style="list-style-type: none"> - Organizing group discussions - Building unity across households 	<p>"ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಸಮಸ್ಯೆ ಬಂದಾಗ ಜನರಲ್ಲಾ ಒಟ್ಟುಗೂಡಿ ಮಾತನಾಡಿದ್ದೆವು"</p>	Emerging leadership through dialogue and collective voice-building was visible, though less common.
School/Education Improvements	<ul style="list-style-type: none"> - Raising concerns about schooling - Advocating for better facilities 	<p>"ಮಕ್ಕಳ ಶಿಕ್ಷಣ ಸಮಸ್ಯೆ ಬಗ್ಗೆ ಒಟ್ಟುಗೂಡಿ ಮಾತನಾಡಿದ್ದು"</p>	Education advocacy was present but less prominent compared to sanitation and water infrastructure.

6. Problem Solving Skills

6.1 Participation in Resolving Community Issues

Response	Count	Percentage
Yes (ಹೌದು)	60	39.00%
No (ಇಲ್ಲ)	94	61.00%

Approximately 39% of women from Bangalore who participated in the Spoorthi program reported active involvement in resolving a community issue. This indicates a significant level of civic engagement and leadership emergence, likely influenced by the program’s focus on collective problem-solving and empowerment

6.2 Thematic Breakdown of Community Issues Resolved

Type of Community Issue	% of Respondents (n=60)	Description
Drainage and sanitation issues	43%	Common complaints about clogged or unsanitary drains. Women mobilized others and submitted petitions or approached Gram Panchayat officials.
Water access issues	28%	Women led efforts to improve drinking water supply, approached local leaders, or mediated water-related disputes.
Road infrastructure problems	10%	Poor roads, potholes, or need for construction raised by submitting written complaints or petitions.
Cleanliness/sanitation awareness	8%	Women initiated community cleanliness drives, created awareness around waste disposal.
Anganwadi/education infrastructure	2%	Example: Building compound walls for Anganwadis through collective petition.
Access to public distribution shops	2%	Advocacy for local access to ration shops.
General leadership & coordination	8%	Many mentioned “took leadership”, “mobilized women”, or “participated as a leader” without specifying the issue clearly.

7. Leadership Development through Spoorthi

- 98% of respondents from Bangalore reported that their leadership skills had improved as a direct result of their participation in the Spoorthi program.
- This high percentage suggests the program’s strong focus on personal development, especially in areas related to leadership, confidence, and community facilitation.

7.1 Leadership Development Outcomes

Indicator	% of Respondents (Bangalore)
Women who reported improvement in leadership skills	98%
Women who identified improved communication skills	36%
Women who identified improved self-confidence	27%
Women who reported improved courage	21%
Women who mentioned both self-confidence and courage together	18%
Women who mentioned public speaking or good speaking	11%

Percentages are calculated based on respondents who said their leadership skills improved (i.e., 98.1% of the Bangalore sample). These figures demonstrate a strong perceived improvement in core leadership attributes such as communication, confidence, and assertiveness—skills that are foundational to collective action and peer mobilization in community development.

8. Women and Sisterhood

The Spoorthi program has played a significant role in fostering sisterhood and peer solidarity among women participants in Bangalore. Although none of the surveyed women reported formal participation in women’s groups or SHGs, informal peer networks have flourished as a result of the program’s design.

- A remarkable 98% of women reported forming new friendships or relationships through Spoorthi activities in the past year.
- Nearly half (49%) of the participants felt very comfortable, and another 51% felt moderately comfortable reaching out to their peer networks for support or advice—indicating a robust sense of emotional safety and trust.



8.1 Types of Peer Support Received

Participants commonly reported receiving the following forms of support from their peer networks:

Type of Support	% of Women
Emotional or social support	28%
Help with personal or community problem-solving	27%
Skill-sharing or mentorship	19%
Shared job or business opportunities	15%
Financial advice or assistance	13%

These results highlight how Spoorthi has enabled a functional sisterhood where women not only build emotional bonds but also exchange economic, social, and problem-solving support. This informal network is emerging as a critical enabler of collective agency and leadership.

8.2 Collaboration Among Women

While only **23.4% of women** reported having collaborated with other women on projects, income-generating activities, or community events, the nature of these collaborations—though limited—reveals potential for scaling:

- Joint ventures like **making pickles or condiments collectively** (e.g., *uppinakayi* preparation)
- Participation in **group-based training sessions** (e.g., tailoring)
- Co-creating spaces for **self-confidence building and skill development**

This indicates that while peer bonding is strong, its translation into structured collaboration is still in its early stages.

9. Spoorthi Impact

Here is the percentage distribution of key skills and knowledge areas gained from the Spoorthi program

Skill/Knowledge Area	% of Respondents
Communication skills	19%
Leadership	12%
Self-confidence	3%
Problem-solving	1%
Training and Information	21%

Training and Information (21%) emerged as the most frequently cited enabler, suggesting that the structured content delivery and clarity of program materials were foundational in helping women feel ready to act in their communities.

Communication skills (19%) and **Leadership (12%)** together form the interpersonal and mobilization core of Spoorthi’s impact. These are essential for public engagement, facilitating meetings, and inspiring others to participate in civic processes.



9.1 Women's Involvement in Community Issues Post-Spoorthi

An overwhelming 100% of respondents observed increased women's participation in community matters since the Spoorthi program began:

- 81% believe women's involvement has increased significantly
- 18% feel it has increased slightly

NPS

The Net Promoter Score (NPS) for the Spoorthi fellowship program in Bangalore is **94.16**. This is an exceptionally high score, indicating extremely strong satisfaction and a high likelihood that participants will recommend the program to others. It reflects both the relevance and emotional resonance of the program in women's lives.

BEEHIVE

Leadership and Participation in Beehive

Participation in Beehive collectives has fostered meaningful leadership among women in Bangalore and Haveri. The impact shown here has been achieved five months after Beehive initiation. 42% of respondents reported assuming leadership roles, demonstrating that nearly half of the women involved are actively stepping into positions of influence within their groups. The impact shown here is a result of

Breakdown of Leadership Roles (Among Leaders):

Role	%
Group Coordinators	69%
Community Mobilizers	31%

Among these leaders, the majority (69%) served as group coordinators, while the remaining 31% acted as community mobilizers—two roles critical to the day-to-day functioning and outreach of Beehive activities.

Sources of Confidence to Lead:

Source of Confidence	%
Training by Buzz	72%
Support from other women	28%

The primary enabler of leadership was training provided by Buzz Women, cited by 72% of women as the main source of courage and preparedness to lead. Another 28% attributed their leadership journey to the support of fellow women, pointing to the importance of emotional and social reinforcement. Together, these findings suggest that Beehive is not only cultivating leadership capacity but also creating the peer and institutional

scaffolding needed for women to take initiative and sustain collective responsibility.



Meeting Frequency

All participants from these districts reported attending meetings once a month, showing a strong foundation for consistent community engagement.

Top Motivations for Attending Beehive Meetings

Motivation Theme	% of Women
To learn more about their own community	32%
To share concerns and happiness with group members	28%
For building self-confidence	20%
To support themselves and others in problem-solving	13%
To become a better leader	4%
For financial support or assistance	3%

These results show that while confidence-building and community connection are central draws, Beehive also supports emotional expression, leadership growth, and financial exploration.

Topics Discussed and Decision-Making in Beehive Meetings

Discussion Theme	% of Women
Community issues (sanitation, water, education)	43%
Financial planning and savings	10%
Women's leadership and rights	8%
Conflict resolution	7%
Business development and entrepreneurship	4%

Discussions primarily center around basic services and community issues, with growing attention to financial and leadership topics—indicating a blend of welfare and empowerment themes.

Collaboration with Local Institutions

Institution Engaged	% of Women
ASHA/Anganwadi workers	47%
Panchayat leaders or ward members	33%
School teachers or headmasters	6%
Local NGOs or community-based organizations (CBOs)	4%
Block Development Officers (BDOs)	1%
Reported no such collaboration	9%

The Beehive collectives in Bangalore and Haveri have begun establishing meaningful linkages with grassroots institutions. Nearly 47% of women reported collaboration with ASHA and Anganwadi workers, highlighting Beehive’s strength in aligning with health and childcare systems. One-third (33%) engaged with Panchayat leaders or ward members, suggesting growing civic confidence and willingness to interface with local governance structures.

However, engagement beyond the immediate community—such as with school authorities (6%), NGOs or CBOs (4%), and Block Development Officers (0.9%)—remains minimal. This reflects both the early stage of institutional expansion and possible barriers in navigating more formal administrative systems. Importantly, only 9% of women reported no collaboration, suggesting that the majority of Beehives are at least initiating some form of institutional connection—a promising sign for long-term sustainability and scale.

Beehive and Business Formation

Started a Business Since Joining Beehive	% of Women
Yes	7%
No	93%

Only a small proportion of women (7.2%) have initiated business activities through Beehive, suggesting the need for more targeted entrepreneurship support.



Confidence and Personal Transformation

Area of Change	% of Women
Increased self-confidence	65%
Greater awareness of community issues	26%
Participation in community decision-making	4%
Built new friendships or support network	3%
Improved financial habits	1%

A strong majority of women (65%) credited Beehive with boosting their self-confidence, validating its role in psychological empowerment. While fewer women cited tangible shifts like community participation or financial habits, even small improvements reflect the early stages of deeper social transformation.

Net Promoter Score

- **Total responses** = 69
- **Promoters (9 or 10)** = 69
- **Passives** = 0
- **Detractors** = 0

Net Promoter Score (NPS) = 100

This means every single respondent is a Promoter, indicating extremely high satisfaction and program loyalty.

VYAPAAR

The Vyapaar program impact assessment highlights that 15% of the women started a business, three months after the program. This is a huge impact number for us in itself.

Women who are currently entrepreneurs (15%)

Impact Area	% among Entrepreneurs	Insights
Increased their business income	34%	About one-third saw financial growth after Vyapaar.
Introduced new products/services	29%	Product diversification started after Vyapaar training.
Started bookkeeping practices	48%	Half the entrepreneurs improved business record-keeping.

Apply costing/pricing skills	46%	Many adopted formal costing strategies.
Expanded customer base/entered new markets	22%	Some accessed new markets, showing business expansion.
Faced challenges like lack of capital	42%	Access to finance remains a top barrier.
Aspirations to scale the business significantly	47%	Strong growth ambitions among existing entrepreneurs.

Women who are not entrepreneurs (85.12%)

Impact Area	% among Non-Entrepreneurs	Insights
Planning to start an enterprise soon	21%	Motivated to start but may need further hand-holding.
Not yet taken any step towards starting	64%	Face barriers like fear, lack of resources, or family opposition.
Attended Vyapaar sessions but hesitant to apply	40% of non-entrepreneurs	Learning is happening but hesitation in practice.
Common barriers: capital, family duties, market fear	High	Socio-economic constraints are stronger for non-entrepreneurs.
Skill retention without application (costing, marketing)	Medium-High	Skills gained but not yet activated without enterprise context.

Narrative for Non-Entrepreneurs: While Vyapaar built skills and confidence among aspiring entrepreneurs, the journey from learning to action remains incomplete for many. Structural challenges like capital access, household responsibilities, and fear of failure need targeted interventions.

GREEN

1. Top environmental issues mentioned by participants -

Environmental Issue (English)	Original (Kannada)	% of Respondents
Water scarcity/problem	ನೀರಿನ ಸಮಸ್ಯೆ	19%
No issue mentioned	ಯಾವುದು ಇಲ್ಲ	9%
Drainage issues	ಚರಂಡಿ ಸಮಸ್ಯೆ	6%
Air pollution	ವಾಯುಮಾಲಿನ್ಯ	4%
Drainage (general reference)	ಚರಂಡಿ	4%

Water scarcity is the most pressing environmental issue, mentioned by nearly **1 in 5 respondents**, reflecting critical challenges around access, quality, or availability. A notable **9% said they face no environmental issues**, suggesting either relative stability in some locations or potential under-awareness. **Drainage-related problems** (combined total of general + specific mentions) account for

10%, pointing to sanitation and infrastructure gaps. **Air pollution** appears as a less common but still significant concern.

2. Waste Management

Here are the consolidated percentages from the Green program participants regarding waste segregation and management:

Types of Waste Segregated by Respondents

Waste Type	% of Respondents
Recyclable: Plastic, Paper, Glass	60%
Hazardous: Batteries, E-waste	21%
Biodegradable: Food and Organic Waste	18%

Recyclables (like plastic, paper, and glass) are the most commonly segregated — 6 in 10 respondents reported doing so.

About 1 in 5 respondents segregate hazardous waste, such as batteries or e-waste — an encouraging figure given the toxicity.

Only 18.87% mentioned biodegradable segregation, indicating room to promote composting or organic waste separation.

Frequency of Waste Segregation:

Frequency	% of Respondents
Always	87%
Sometimes	9%
Never	2%

An overwhelming majority (87%) consistently segregate waste at home, reflecting strong adoption of environmentally responsible behavior.

Only a small minority (2%) report never segregating, suggesting excellent reach or awareness from the program.

The 9% who do so occasionally represent an opportunity for targeted behavior change or reinforcement messaging.

Improvement in Waste Management Practices (due to the program):

Response	% of Respondents
Yes, significantly improved	79%
No improvement	21%

A strong majority (4 out of 5 respondents) reported a significant positive change in how they manage waste.

- This reflects the program's effectiveness in influencing daily environmental behavior.
- The 21% not reporting improvement may benefit from follow-up support or deeper engagement.

3. Participation In Green Activities

Community-led (Gram Panchayat Level):

Response	% of Respondents
No	53%
Yes	47%

Participation is nearly evenly split, indicating that about half of the respondents are already engaged in collective environmental action.

4. Are you engaged in any eco-friendly income-generating activities?

Response	% of Respondents
Yes	72%
No	28%



63% of the women also said that they are generating an income out of their eco friendly projects

5. Green Goal

Category	% of Respondents
Tree planting & greenery	35%
Kitchen gardening & composting	8%
Plastic reduction	6%
Waste management	5.88%
Other (e.g., water conservation, harmful material reduction, general environmental cleanliness)	37.25%

96% of respondents said they have a green goal.