



IMPACT ASSESSMENT REPORT BUZZ WOMEN GAMBIA

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www.buzzwomen.org

Table of contents

	Chapter	Page
1	Socioeconomic Status of the Gambia	2
2	Introduction to Buzz Women Gambia Programs	3
3	Impact Summary	5
4	Research Methodology	7
5	Profile of the women/demography breakdown	9
6	Self-Power (Fangdema) Program	9
7	Buzz Green (Alhawa Kachaa) Program	13
8	Inspirational Fellowship (Dimbanyima Bengho) Program	14
9	Impact Stories	15
10	Recommendations	18
11	References	19

1. The Gambia's Socioeconomic Status

The Gambia, one of the smallest countries in Africa, faces significant socioeconomic challenges, including high poverty rates, food insecurity, and limited economic diversification. According to the World Bank (2021), about 48% of the population lives below the poverty line, with rural areas being disproportionately affected. The economy relies heavily on agriculture, which employs nearly 70% of the workforce but remains vulnerable to climate change and erratic rainfall (FAO, 2020). Limited infrastructure, inadequate educational facilities and systems to ensure inclusion of the most vulnerable, and high unemployment rates further exacerbate socioeconomic disparities, hindering sustainable development.

Sustainable Agricultural Practices in The Gambia

To combat food insecurity and environmental degradation, The Gambia has increasingly adopted sustainable agricultural practices. Agroecology, conservation farming, and the use of drought-resistant crops are being promoted to enhance resilience against climate variability. The National Agricultural Land and Water Management Development Project (NEMA) has supported smallholder farmers in adopting climate-smart techniques, improving yields while preserving soil health (IFAD, 2019). Additionally, initiatives like community-led reforestation and organic farming are gaining traction, aligning with global sustainability goals while addressing local food production challenges.

Community Engagement in Addressing Challenges

Communities in The Gambia play a pivotal role in addressing socioeconomic and environmental challenges through participatory approaches. NGOs such as Buzz Women Gambia, promote women's engagement in sustainable livelihoods. Such bottom-up strategies ensure that solutions are culturally appropriate and locally owned, enhancing long-term resilience. Gambian communities are actively shaping their development trajectory despite systemic constraints.

2. Buzz Women Gambia

Since its inception in 2018, Buzz Women Gambia has made a significant impact by empowering nearly 40,000 women across the Gambia. Through its innovative mobile school buses, the organization reaches even the most remote rural communities, breaking barriers to education and economic empowerment. The programs are designed to equip women with essential skills, foster financial independence, promote environmental sustainability, and build strong community leadership.

Self-Power (Fangdema) Program

A transformative two-day training held over two weeks, the Self-Power (Fangdema) Program focuses on financial literacy, business management, and personal growth for rural and low-income women. The program helps women:

- Plan their finances effectively to achieve economic stability.
- Contribute to household decision-making, ensuring their voices are heard in financial matters.
- Develop problem-solving skills to initiate self-driven solutions.
- Boost self-esteem and confidence, enabling them to recognize their inner strength.

By the end of the training, women gain a strong sense of financial security and self-reliance, understanding that their actions directly influence their lives. They leave with the confidence to manage their businesses, make informed financial choices, and take control of their futures.

Buzz Green (Alhawa Kachaa) Program

A four-day training spread over four weeks, Buzz Green (Alhawa Kachaa) is designed for women who are passionate about environmental conservation and climate change adaptation. The program empowers participants to take practical, community-based actions to protect natural resources. Key components include:

- Interactive learning on sustainable practices, waste management, and renewable energy.
- Cultural insights to align environmental efforts with local traditions.
- Community engagement strategies to mobilize collective action.

Women trained under Buzz Green become environmental stewards, implementing eco-friendly initiatives that help their communities adapt to climate challenges while preserving The Gambia's natural heritage.

Inspirational Fellowship (Dimbanyima Bengho) Program

This capacity-building initiative identifies and trains Anchor Women (Dimbanyima) who serve as facilitators and mentors within their communities. The program uses experiential learning and positive psychology to equip them with skills to:

- Effectively engage with community members to identify pressing issues.
- Facilitate beehive discussions (community dialogues) that encourage problem-solving.
- Mobilize collective action to implement sustainable solutions.

The Inspirational Fellowship strengthens grassroots leadership, ensuring that women at the community level are empowered to drive change, foster collaboration, and sustain long-term development.

By leveraging mobile school buses, Buzz Women Gambia ensures that even the most marginalized women have access to life-changing education. The organization's holistic approach - combining financial empowerment, environmental awareness, and leadership development - creates a ripple effect, transforming not just individual lives but entire communities.

Through these programs, women in The Gambia are breaking free from economic constraints, leading climate-resilience efforts, and becoming powerful agents of change in their societies.

3. Impact Summary

The assessment reveals significant improvements in both economic and social well-being among the women. A notable 9% increase in self-esteem was reported by 66% of respondents, highlighting the psychological benefits of financial independence. Additionally, 76% demonstrated improved financial management skills, enabling better decision-making and long-term planning. The economic impact is further underscored by the fact that 94% of participants are now engaged in income-generating activities, with a 39% growth in daily business income, demonstrating substantial business growth. This economic boost translates to an extra business income of GMD 180 per day, GMD 5,400 per month, and GMD 65,700 per annum per individual, contributing to a cumulative annual income of GMD 1.2 billion across the Greater Banjul Area and West Coast Region.

Financial empowerment has also led to stronger savings habits, with 97% of women making regular savings, indicating a shift toward financial security. Of these, 49% are using formal financial services, reflecting greater trust in banking systems and improved access to financial tools. Beyond economic gains, the assessment highlights a strong commitment to climate action, with 99% of participants believing their efforts contribute to combating climate change. Specifically, 89% have adopted land conservation practices, while 92% have switched to organic food, showcasing a collective effort toward sustainable living. These findings illustrate how economic stability can foster environmentally conscious behaviors.

The research also emphasizes the social impact of these initiatives, with 79% of participants actively solving community problems, indicating a heightened sense of civic responsibility. Furthermore, 77% reported feeling they have social capital, reflecting stronger community ties, collaboration, and mutual support. This sense of belonging has enhanced problem-solving abilities and self-esteem, creating a ripple effect of positive change. The combination of financial growth, environmental stewardship, and social cohesion underscores the holistic benefits of the program, which goes beyond mere economic gains to foster resilient, empowered women and communities.

The findings paint a picture of transformative progress, where women are not only achieving financial independence but also driving climate action and community development. The extra income generated has a multiplier effect, boosting local economies while promoting sustainable practices. The high rates of savings and formal financial service usage signal long-term economic resilience, while the widespread adoption of land conservation and organic food highlights a commitment to environmental sustainability. Ultimately, the program has succeeded in fostering business growth, social capital, and self-esteem, creating a model for inclusive and sustainable development.

4. Research Methodology

The Impact Assessment Report 2025 employs a mixed-methods approach, combining both qualitative and quantitative data to comprehensively evaluate the impact of Buzz Women Gambia's programs - Self-Power, Buzz Green, and Inspirational Fellowship - on women and their communities. This methodology ensures a holistic understanding of both measurable outcomes (such as income growth and business expansion) and subjective experiences (such as confidence-building and social empowerment). The longitudinal survey design tracks changes over time, comparing baseline data with post-intervention results to assess progress. By leveraging diverse data sources - including the Impact Assessment Survey 2025, baseline surveys, Buzz Green focus group discussions, and Buzz Self-Power Census data - the study captures a robust picture of the programs' effectiveness across different dimensions of women's empowerment.

Data Collection & Sampling Strategy

The survey was conducted by the Monitoring & Evaluation (M&E) officer, supported by field staff from January to March 2025, ensuring accurate and representative data collection. The study population consists of 19,996 women trained across the Greater Banjul Area and West Coast Region between 2018 and 2023, reflecting a broad geographic and temporal scope. A sample size of 377 women was selected, balancing feasibility with statistical significance. The sampling strategy incorporated stratified random sampling to ensure diverse representation across different program cohorts and regions. Focus group discussions (FGDs) held before the Buzz Green program's launch provided qualitative insights into community needs and expectations, while follow-up surveys measured tangible outcomes such as financial independence, environmental sustainability practices, and leadership development.

Analysis & Impact Measurement

The quantitative analysis focuses on key indicators such as income levels, business growth, savings rates, and household well-being, comparing pre- and post-program data to quantify improvements. Meanwhile, qualitative data from FGDs and open-ended survey questions explore themes like self-confidence, social support networks, and community influence. The longitudinal approach allows for trend analysis, revealing whether impacts are sustained over time. By triangulating findings from different data sources, the report ensures validity and depth in its conclusions. Ultimately, this methodology not only measures the direct benefits for women but also assesses the ripple effects on families and communities, reinforcing Buzz Women Gambia's role in fostering sustainable socio-economic transformation.

Respondents Distribution by District

District/LGA	Women Trained	PPS	Sample size
Foni Berefet	1652	0.08	31
Foni Bintang	1614	0.08	30
Foni Bondali	979	0.05	18
Foni Jarrol	807	0.04	15
Foni Kansala	916	0.05	17
Kombo Central	3399	0.17	64
Kombo East	1823	0.09	34
Kombo North	5073	0.25	96
Kombo South	3014	0.15	57
KM & Banjul	719	0.04	14
Total Population	19996	1	377
Confidence Level	95%		

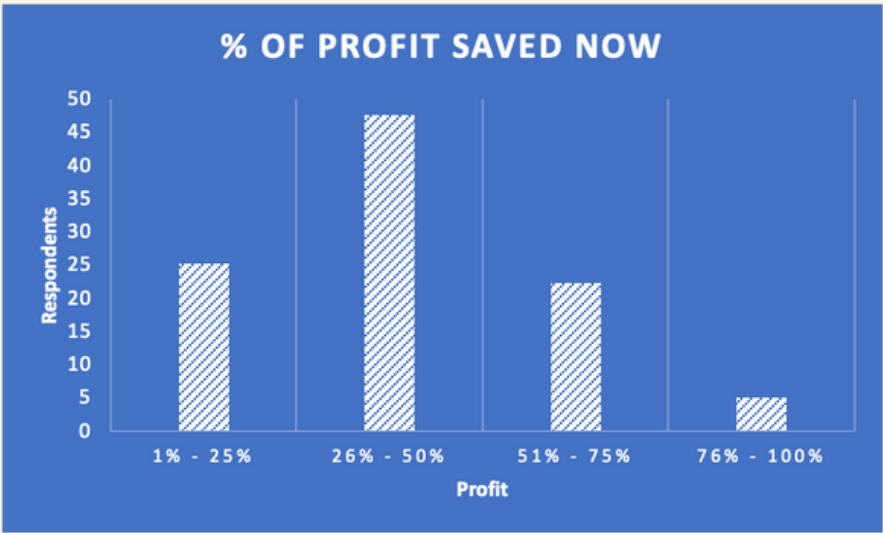
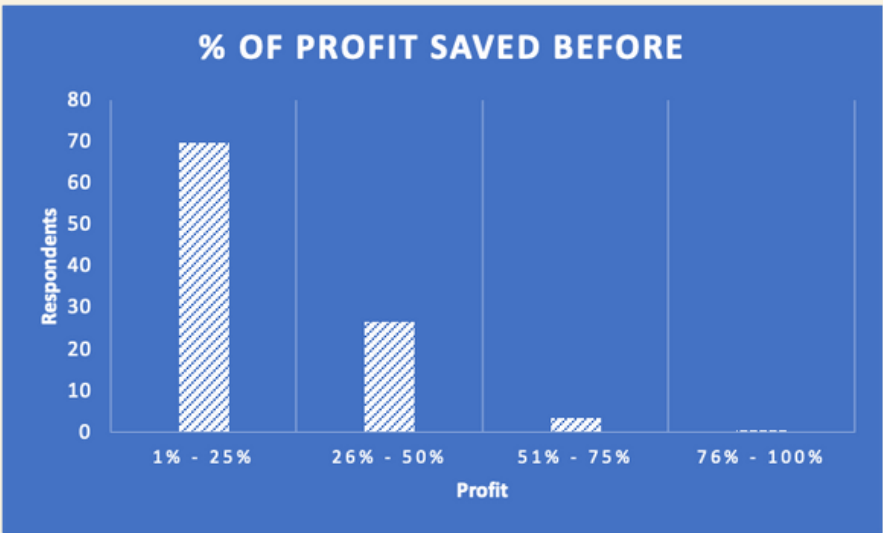
5. Profile of the Women/Demographic Breakdown

1. Age range: 18-80yrs
2. Marital status: Married 89%, widowed 9%, Single 1%, Divorced 1%.
3. Education level: Formal education 39%, informal 45%, Vocational training 1%, and 15% have never been to school.
4. Economic background: 94% engage in income-generating activities (gardening, farming, oyster farming, fish business, food processing, trading, food vendor, soap and detergent, etc).
5. Dependency: On average, one woman has 9 dependents in her household. This is very close to the average Gambian household size of 7 to 8, according to the recent census by the Gambia Bureau of Statistics (GBOS).
6. Geographic distribution: The majority of respondents were drawn from rural (West Coast Region) communities 97%, while the rest were from urban (Banjul and Kanifing) 3%. This fairly represents the number of women trained in rural communities compared to urban.

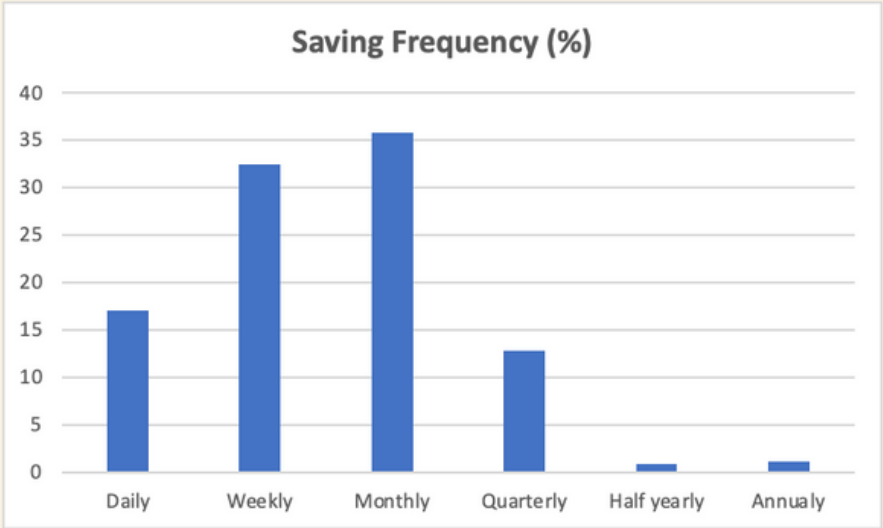
6. Self-Power (Fangdema)

Impact Findings

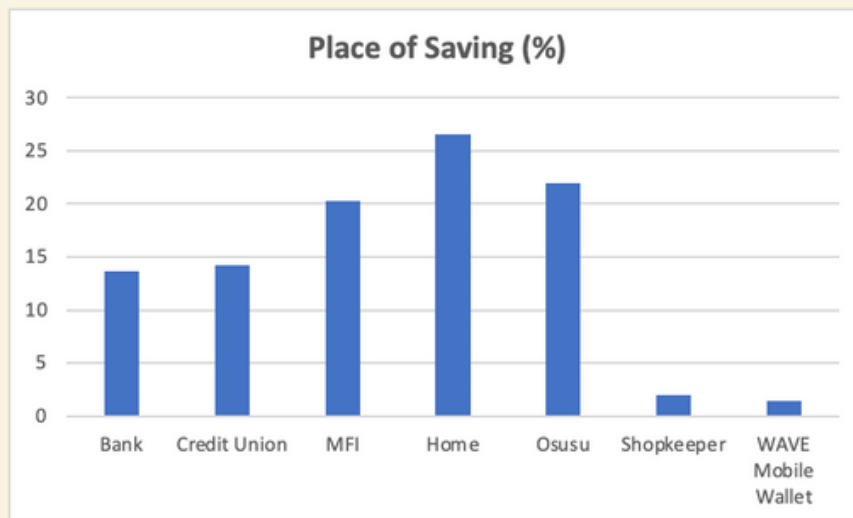
1. 66% of women with increased self-esteem. Baseline: 57%, which is a 9% increase.
2. 66% of women believe they can find solutions through self-initiative
3. 76% of women with basic financial management knowledge (profit and interest rate calculations) Baseline: 61%, that is 15% increase.
4. 39% growth of daily business income. Baseline: GMD460. Endline: GMD640. This demonstrates a significant business growth. Extra income created: GMD180 per day, 5,400 per month, 65,700 per annum. The cumulative extra annual income generated for the businesses is GMD1.2 billion in the Greater Banjul Area and West Coast Region.
5. 97% of women make regular savings. Baseline: 87% make savings. 70% of women used to save below 26% of profit and now 75% save more than 25% of profit with the majority (48%) saving 26% to 50% of profit, 22% of the women saving 51% to 75%, while 5% saving more than 76% of profit.



6. 17% of women save daily, 32% weekly, 36% once a month, 13% quarterly, and 2% either once or twice a year.



7. 49% of women are saving their money with formal financial service providers (banks, MFIs, Credit Union, and Mobile Money/Wallet). 26% are saving at Home, 22% Osusu, and 2% are saving with Shopkeepers in the neighbourhood.



8. 69% of women make financial decisions and feel financially secure (this ranges from asset ownership and handling to access and utilization of loans). 63% of women who take loan use it to either start or expand their businesses compared to the baseline 48%; 16% use it for children's education; 6% use it for health purposes, and 12% for house construction, maintenance, or household use. 71% of women borrow from formal financial service providers like MFIs, Credit Union, and banks.
9. 91% of women have goals and are working towards achieving the goals.
10. 88% of women actively participate in household financial decision-making
11. 96% of women are aware of the impact of their actions and are confident to solve their problems

7. BUZZ GREEN

Impact Findings

1. 86% of women believe their actions have an impact in combating climate change.

- Women believe that climate change has negatively impacted their lives
- **Baseline: 65%**

2. 88% of women implement the information shared with them/take climate action.

- Women understand the impact of climate change on land
- Switched/are willing to switch to organic and indigenous food after the training
- They take land conservation measures
- Can generate environmentally sustainable solutions
- They have taken climate actions in their homes
- Have green goals and believe they can achieve their community green goals through collaboration
- **Baseline: 69%**

3. 93% of households are aware and changed attitudes towards climate change.

- Women can identify the change in natural resources in their community
- Are aware their water usage pattern has an impact on climate change.
- Take water conservation measures after the Buzz Training
- Women can identify the causes of pollution in their household
- Are willing to change their consumption pattern of pollutants
- **Baseline: 72%**

4. 52% of women are into green business; that is, they have become ecopreneurs.

Baseline 36%

8. Inspirational Fellowship (Dimbanyima Bengho)

Impact Findings

1. 79% of women solved/are working towards solving community problems.

- Women possess Problem-Solving Skills: They can analyse a situation accurately and make a good decision based on that analysis.
- Women improved Collaboration Skills: They acknowledge that everyone has skills and resources that can be used together to achieve a goal.

2. 76% of women are engaged in community dialogue.

- Women have Active Listening Skills: The ability to observe, receive, and interpret verbal and nonverbal messages & information in the communication process.
- Women have improved Questioning ability, that is, asking someone questions with a purpose.
- Women Expressing Empathy: The capacity to place oneself in another's position.

3. 77% of women believe they have a social capital in the community.

- Women demonstrate Collectivism: Valuing group beliefs and displaying a "we" outlook.
- Agency: Women can act independently, make their own free choices, and believe that their actions affect the world.

4. 66% of women with increased self-esteem: They can be able to express concerns/feelings, share knowledge, and be aware that they can solve their problems.

Baseline: 57%, which is a 9% increase.

9. IMPACT STORIES

1. Odet Mendy of Kafuta Mbula, West Coast Region

Odet Mendy, a poultry farmer, faced significant challenges due to the high cost of chicken feed and insufficient capital, which nearly forced her to abandon her business. After her poultry business collapsed, she struggled to find a new direction until she attended the Buzz training on business management and financial literacy. Empowered by the skills she gained, Odet identified a market opportunity and established a grocery and fish canteen in her village. Within a year, her new business flourished, making her one of the leading businesswomen in her community. Odet credits the training for teaching her financial management skills, which she now uses to maintain and grow her business.

“I was doing poultry business, but due to the increase in feed prices, that business failed. My new business clocked one year in November 2024. I started it immediately after the training,” said Odet Mendy.



2. Tida Sonko from Basori, West Coast Region

Mba Tida participated in both the financial literacy and Buzz Green training programs, which focused on climate change and sustainable practices. Inspired by the training, she adopted organic gardening techniques, reducing the use of harmful chemicals and pollutants that negatively impact the environment and climate. Tida now actively implements the knowledge she gained, contributing to a healthier ecosystem and promoting sustainable living in her community.

“We are implementing what we learned from the Buzz Gambia training, and we are very much grateful for the knowledge given to us,” said Mba Tida.



3. Isatou Barry from Jabang, West Coast Region

Isatou Barry began her entrepreneurial journey by selling cereals and groceries from a small canteen. After attending the training programs, she gained valuable skills in financial management, which enabled her to expand her business into a larger store. Her business now attracts many customers, providing her with the means to support her family, pay her children’s school fees, and even fund her eldest child’s university education. Isatou has also learned to save a portion of her profits, which she uses to meet her family’s needs. Her next goal is to construct a house using her business savings.

“I benefited a lot from the training, and it has helped my business grow. It was through the training that we learned how to calculate our income and expenditure. I am now able to save from my profit and use part of it to take care of my needs and those of my family,” said Isatou Barry.



These stories highlight the transformative impact of the training programs, empowering women like Odet, Tida, and Isatou to overcome challenges, adopt sustainable practices, and achieve financial independence while contributing to their communities.

10. RECOMMENDATIONS

Recommendations Based on Impact Findings

The impact assessment of Buzz Women Gambia's programs demonstrates significant progress in women's economic empowerment, environmental stewardship, and community leadership. To further amplify these outcomes and address remaining gaps, the following recommendations are proposed:

- Work with the women towards achieving their goals (business, green, personal, and community goals).
- Create more awareness on saving with formal FSPs.
- Strengthen Financial Inclusion and Business Growth
 - Facilitate linkages to markets (local and international) for women engaged in agriculture, food processing, and green businesses.
 - Address Dependency Challenges: Since women support an average of 9 dependents, integrate family financial planning into the Self-Power Program to ensure sustainable household economic stability.
- Deepen Climate Action and Green Entrepreneurship
 - Leverage the 52% of women engaged in green businesses ("ecopreneurs") to create peer-led training networks, amplifying sustainable practices like organic farming, waste management, and renewable energy adoption.
 - Collaborate with partners and government agencies to provide support or incentives for climate-smart initiatives.
- Strengthen Grassroots Leadership and Social Capital
 - Introduce the Community Model by training Anchor Women (Dimbaa Nyimaa) to become Inspirational Leadership Training facilitators, building on the 79% of women solving community problems.
 - Organize regular community dialogues (Community events, beehive discussions) to address systemic barriers like gender norms, leveraging the 77% of women who report strong social capital.
- Strategic Partnerships and Advocacy
 - Advocate for policies supporting women's economic empowerment and climate adaptation, aligning with The Gambia's national development plans.
 - Partner with corporations for funding, skills training, or market access for women-led businesses.

11. REFERENCES

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