



Mercy Corps A4W: India DeHaat

HCD Research Learning Report

12 Sep 2022

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1 Problem statement

How might we help DeHaat increase the uptake and usage of their insurance & advisory products for Women Small-Holder Farmers (WSHFs)?

Context and approach

1 Learning agenda

Dalberg conducted HCD research using a diverse range of methods to surface the drivers and barriers to insurance and advisory uptake and usage, focusing on the four key research themes whose understanding helps shape the go-to-market strategy of the insurance and advisory products.

Decision-making

- Understand how prevalent social norms impact WSHFs decision-making for the uptake of insurance and advisory products
- Understand the role land ownership plays in financial decision-making for WSHFs
- Understand perceptions on the user experience of DeHaat's insurance process

Customer needs and value proposition

- Unpack WSHFs awareness, needs, challenges and perceptions on advisory and insurance products to determine how these can be better positioned
- Understand the value proposition of advisory and insurance products for different profiles of WSHFs

Accessibility and channels

- Understand WSHFs trusted and preferred channels (digital and physical) to access insurance and advisory products, the right messaging, timing and duration to engage WSHFs through the trusted and preferred information channels
- Understand the support systems needed for sustained usage of advisory and insurance products

Affordability and target setting

- Understand perception of the cost of crop insurance and justification on the share of wallet
- Understand the types of crops preferred for insurance to determine the right time to push the insurance products
- Understand topics in demand for agricultural advisory

Context and approach

1 Research methods

We used a mix of HCD methods to engage various segments of WSHFs and other players in their ecosystem. These methods included small group discussions, 1:1 in-depth interviews, co-creation sessions and rapid semi-structured surveys.



Group Discussions

We facilitated ideation style discussion sessions with groups of 7-8 WSHFs to get foundational understanding of their current awareness and patterns of using digi-farm services, information sources, and ecosystemic determinants along with early testing of value propositions, messaging and trusted information channels for increasing uptake of farm insurance and advisory products.



In-Depth Interviews

We conducted in-depth interviews with various stakeholders in the ecosystem of WSHFs, including their husbands, adolescent children and village youth that show digital literacy and support WSHFs with access to smartphones and micro-entrepreneurs that run the local DeHaat Centres (agricultural input shops).



Co-creation and live prototyping

We used the early insights emerging from foundational research, co-creation and early testing of the go-to-market strategy to refine our concepts and retested them in the later phase of our research sprint with the WSHFs. This helped assess the likelihood of adoption and develop refined recommendations aligned closer to the actions and behaviours of WSHFs

DeHaat Survey_Hindi

सर्वे की जानकारी और
डेमोग्राफिक्स

* 1. सर्वेयर का नाम

Rapid qualitative survey

Together with the DeHaat team, we co-designed short qualitative surveys for WSHFs (to be enumerated by DeHaat team). Analysis from these surveys provided actionable insights and recommendations for the current go-to-market strategy, supporting the insights we gained through the other components of our HCD research.

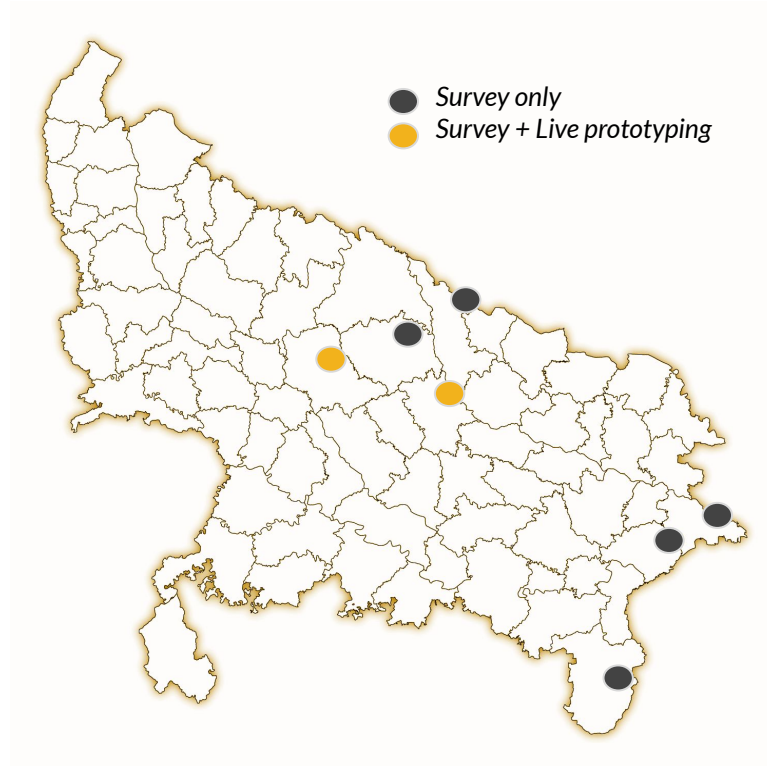
[\(Link to question-wise survey analysis\)](#)

Context and approach

1 Research locations

Our research locations were finalised in consultation with the DeHaat team, based on their existing market, coverage of insurance and advisory services and presence of WSHFs.

- We conducted our HCD activities including group discussions, live prototyping and co-creation activities in 2 districts in Uttar Pradesh:
 - Hardoi
 - Barabanki
- The rapid semi-structured survey targeting a larger sample of WSHFs was deployed in 5 districts in Uttar Pradesh:
 - Hardoi
 - Ghazipur
 - Barabanki
 - Balia
 - Sonbhadra



Context and approach

1 Research sample

We engaged a total of approximately 180 (104 + 76) farmers through HCD research, including IDIs, group discussions, live prototyping sessions and qualitative surveys.

Districts	Participants							
	Women SmallHolder Farmers (WSHFs)		Micro-Entrepreneurs		Male farmers (husbands of WSHFs)		Intercepts (youth, family members, DeHaat field officers)	Rapid survey (existing WSHF customers)
	IDI	GD	IDI	GD	IDI	GD		
Hardoi	2	4	2	0	1	1	3 (informal conversations with those supporting women farmers with use of technology)	Survey Monkey
Barabanki	2	6	2	0	1	1		Hardoi, Ghazipur, Barabanki, Balia, Sonbhadra
Total	4	10	4	0	2	2		104

Total IDIs = 10

Total GDs = 12; Number of respondents covered in 1 SGDs ~7-8 WSHFs; total respondents covered through GDs ~76 WSHFs, ~15 Male farmers

Total survey = 104

02 Key insights and opportunities

Summary of insights

Cross-synthesis of the data collected from our co-creation activities, live testing of prototypes and analysis of the rapid semi-structured survey surfaced the following key insights.

1 Respondent Demographics

DIGITAL ACCESS & LITERACY -

Smartphone ownership and digital literacy are very low among most of the older WSHFs and usage is limited to making and receiving calls from their spouses or sons' phones. Younger women farmers have higher ownership, and usage involves accessing social media and messaging platforms.

LAND OWNERSHIP & INCOME

SOURCES - Most WSHFs interviewed own or rent 1-3 acres of land for farming. The primary source of income for most households is crop farming; crops are grown for self-sustenance and commercial purposes depending on yield.

2 Decision-making

FARMING RESPONSIBILITIES - The workload of most older WSHFs is high but agency in decision making is negligible, apart from cases where women are widowed or their husbands physically ill. Women with higher access to information and autonomy (mostly younger WSHFs) are more involved in joint decision making.

ECOSYSTEM LEVEL DETERMINANTS-

Gendered norms, lack of social proof, lack of access to women-led stores/agents, lack of village-level awareness programs, etc., have led to a lopsided involvement of women in new services.

3 Customer need & Value prop

AWARENESS & UPTAKE - Low awareness of external advisory sources, reliance on husband for advice & final say, lack of enabling environment and misconceptions on insurance including fear of fraud, has led to low uptake of digi-farm services by women farmers.

ASPIRATIONS FOR ADVISORY -

WSHFs expressed interest in external advisory that was targeted to their needs. Providing farm advisory targeted at the couple or family with women farmers in focus to build trust and then introduce insurance products at a later stage is one pathway to increase uptake of advisory services.

ASPIRATIONS FOR INSURANCE -

Bundling free insurance with advisory services and building trusted channels led by WSHFs, while highlighting the benefits of insurance de-risking family finances, will increase uptake of insurance services.

4 Messaging & channels

WOMEN-ONLY PHYSICAL MEETINGS -

Most of the WSHFs feel that in-person, women-only meetings are a safe and trusted avenue to get information.

GENDER-INCLUSIVE POSTERS - Putting up such posters in locations frequented by women will help build legitimacy around any planned physical meetings.

PERSONALISED HELPLINE - Low-tech digital channels such as IVRS and personalised calls operated by women agri-experts are preferred by most.

ADVISORY CONTENT - Women expressed a desire to get more holistic information on family-centric topics and household management, in addition to farm advisory.

WOMEN CHAMPIONS - Young educated women can be mobilised to conduct frequent in-person group meetings that focus on advisory and knowledge sharing.

Key insights and opportunities: Respondent demographics

Demographics: Digital access and literacy

Smartphone ownership and digital literacy is very low among most older women farmers, and smartphone usage from the phones of male relatives is limited to making/receiving calls.

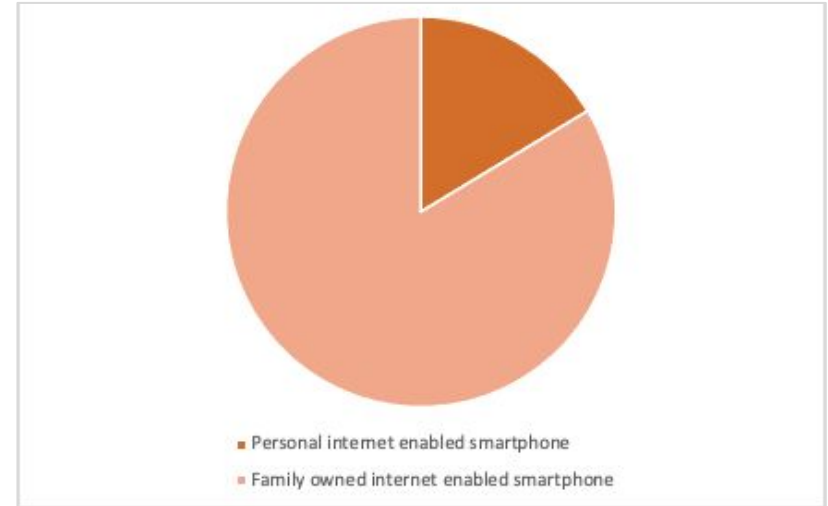
Limited digital access and literacy

- Many women **had access to at least one phone at home**, owned by their husbands or adult sons, while very few women solely owned a phone, leading to limited digital access during the day.
- **Phone usage among older women** (above 30, with lesser education) is **limited to receiving calls** in the husband's absence or speaking with maayka (native family).
- **For younger women, smartphone ownership is higher and usage includes accessing social media/ messaging platforms** like WhatsApp. However, **women of this age group are a minority on farms** as child-bearing responsibilities often prevent them from actively spending time on the farms.

Limited formal education

- **Literacy levels declined among older age groups**, with education completion being more prominent among younger age groups below 30. Most of the WSHFs we spoke to had not received formal education beyond the secondary school level.
- **The level of education completion also went hand in hand with farming knowledge and openness to newer services.** Younger age groups seemed more aware of new services and farming practices.

AMONG THE WOMEN WHO CLAIMED TO HAVE ACCESS TO SMARTPHONES, ONLY 16% WERE REFERRING TO THEIR OWN; 84% USED A FAMILY MEMBER'S PHONE



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)

Key insights and opportunities: Respondent demographics

Demographics: Land ownership and income sources

The primary source of income in most WSHF households is crop farming, with most WSHFs farming multiple crops and keeping cattle for milk on 1 - 3 acres of land.

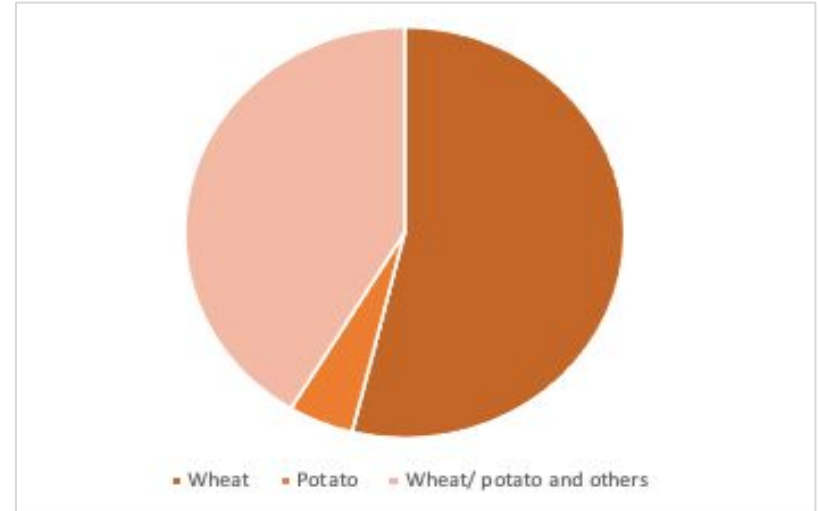
Land size and farming choices

- Most WSHFs reported that they **owned between 1-3 acres of land**, with some renting additional land for additional farming.
- The **hiring of labour depends on the level of income earned** in the previous season and the size of farming land. Very few families hire labour; when in need, WSHFs in the lower SES reported doubling up as labour to save on money.
- **Each family grows 2-3 crops in a year**, with wheat (rabi) and paddy (kharif) being the most commonly sown crops, followed by mustard and peppermint. Additionally, WSHFs grew potatoes, bitter gourd, brinjal, and bananas for self-consumption.

Occupation and income status

- **Crop farming was the primary (and only) source of income** for most; however, for a few, their husbands had other jobs in the city which acted as primary sources of income.
- **Most WSHFs grew crops mainly for self-sustenance** and commercial purposes depending on the amount of yield that season
- Animal husbandry was not widespread; some had cows/ buffaloes to meet their dairy needs/home use.

WHEAT WAS THE MOST POPULAR TYPE OF CROP GROWN BY 54% WSHFs



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)



“My daughter-in-law is educated and can operate a phone, but she doesn’t go to the farm. Only I go. She will start going after some years of marriage.”

S, 40 years old, Female | Women farmer | Teergaon, Barabanki, UP

“Why should I use a phone when my husband and sons are there? I only use it to dial and speak to my mother. For everything else, the young ones are there.”

S, 45 years old, Female | Women farmer | Teergaon, Barabanki, UP



Key insights and opportunities

Decision making



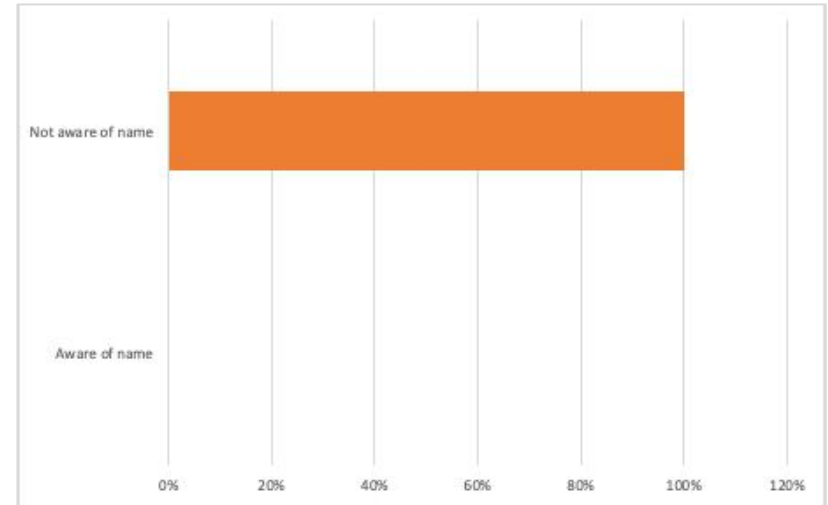
Decision making: Farming responsibilities

For most women actively involved in farming, the workload is high but agency in decision-making is negligible except for families where the husband has passed away or is working away from home.

WSHFs' role in the farm is majorly to provide labour

- Most WSHFs reported that they **provide labour in the field throughout the season**. They accompany their husbands/sons to the farm for 4-5 hours per day but **simply follow their husband's instructions as part of their role in being "good wives" or meeting their "duty"**.
- Many WSHFs we spoke with are **not involved in other farming activities beyond providing labour**, such as going to agri-shops, purchasing inputs or selling outputs.
- They are also **not involved with decision-making** that precedes these activities, such as decisions around the choice of brands, shops to go to, credit-seeking etc. Conversations between the couple at home/ field are limited to women informing their husbands if the crop has failed or if there are any visible signs of pest infestation.
- The only **exception is women who do not have physically present/able men at home** (e.g., widows, husbands who are ill), which forces the women to take up these tasks themselves.
- Women who have higher access to knowledge on farming techniques, such as through the internet, and autonomy to speak up are also more likely to participate in farming decisions.

AMONG THE WSHFs SURVEYED, 100% OF THE RESPONDENTS WERE NOT EVEN AWARE OF THE NAME OF A FARMING SERVICE THEY CLAIMED TO BE USING



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)

Decision making: Ecosystem level determinants

Factors like gendered norms, lack of social proof, lack of access to women-led stores/agents, lack of village-level awareness programs, etc., have led to a lopsided involvement of women in new services.

Gendered social norms

- **Farming is strictly perceived to be a man's job.** There is limited dialogue between couples about their farming practices, and women's input is not traditionally accepted.
- There are **no visible incentives for women's participation in farming**, leading to low motivation for them to get involved.

Limited access to farm shops

- **Large distances to farm shops, mobility constraints,** safety issues in travel and heavy weight of farm goods deter women from visiting farm shops. Additionally, only males often sit at farm shops which discourages many women from visiting the shops.

Limited efforts to educate WSHFs

- There are **no agri-literacy services for women** at present and **most initiatives in the village only target men farmers** and are led by men.
- **Traditionally, knowledge is acquired through social observation,** and has led to an over-reliance on the husband for information.



“We don't mind our wives travelling within the village, but outside the village is not socially permitted. Plus, what business do they have with farming? We are there”

K, 35 years old, Male | Male farmer | Hardoi, UP



“If my husband owns a phone, you should give all the information to him. Why should you inform me?”

S, 40 years old, Female | Women farmer | Teergaon, Barabanki, UP

“You can educate us about new services and products but in the end since it is a financial choice, it is always the husband’s final decision”

S, 45 years old, Female | Women farmer | Teergaon, Barabanki, UP





Customer needs and value proposition

Customer needs: Awareness and uptake of agro-services

Low awareness of external advisory sources, reliance on husband for advice & final say, lack of enabling environment and misconceptions on insurance including fear of fraud, has led to low uptake of digi-farm services by women farmers.

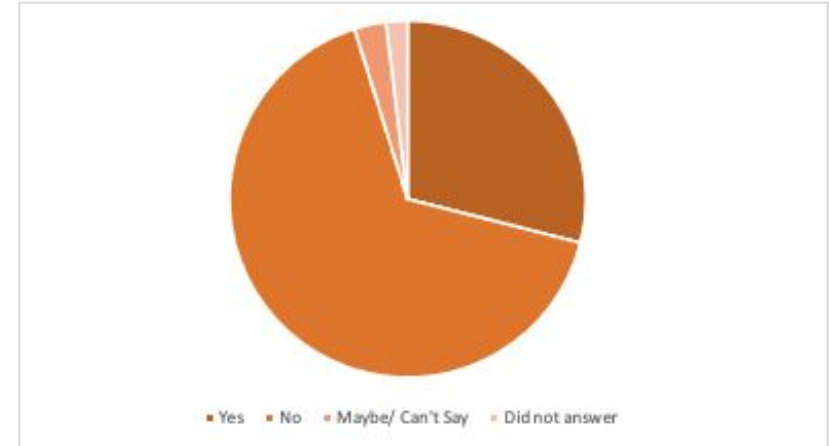
Limited access to external advisory and social proof

- Most WSHFs reported having never accessed any external farm advisory service and instead relied on their husband's advice to problem-solve.
- There are **no female-centric narratives or role models** to encourage uptake of such services at the village level.
- The exception to this was women with higher levels of access to knowledge on farming due to digital access and greater autonomy, who show keenness for receiving external support, but don't know of avenues.

Misconceptions on insurance

- **Lack of awareness on eligibility and enrolment process** is a major barrier to insurance uptake. Some WSHFs renting land believe only land owners are eligible for insurance covers.
- **Fear of fraud is also a common barrier.** Several women reported hearing of bad experiences about farmers being duped, resulting in an inability to trust newer insurance companies. Such women wait for positive testimonials from others before considering insurance.

AMONG THE WSHFs SURVEYED, ONLY 29% WSHFs REPORTED USING AN EXTERNAL FARM ADVISORY SERVICE



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)

Customer needs: Aspirations for targeted advisory services

Providing farm advisory targeted at the couple or family with women farmers in focus to build trust and then introduce insurance products at a later stage is one pathway to increase uptake of advisory services.

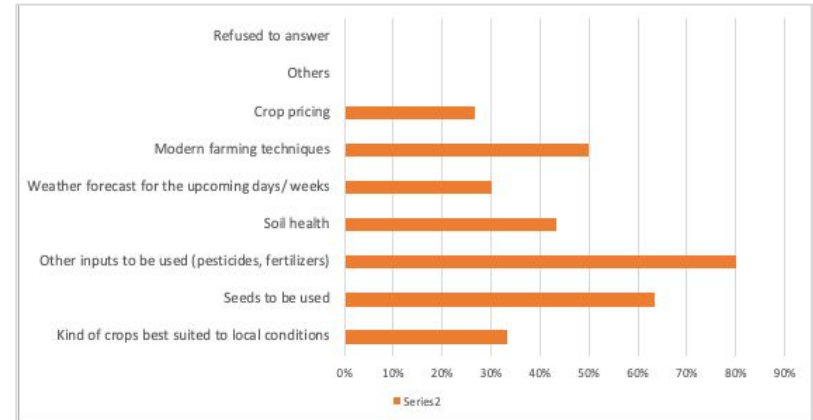
Preferred advisory topics and approach

- Despite low awareness of external advisory services, women expressed high interest in exploring farming advisory once if made accessible to them.
- Women expressed interest in farming topics such as farm inputs, soil management, and pest control.
- In addition, women said they prefer if advisory went beyond farming to cover interest areas such as childcare, healthcare, digital payments, and goal-based savings.
- Among the WSHFs we spoke to, there is more interest in quick/instant practical advisory for pressing problems as opposed to gaining didactic knowledge over a long period.

Involvement of husbands for buy-in

- Women expressed that it is vital to have their husbands involved in initial awareness efforts to build trust as they often need their husbands' approval to engage in external services. Only when husbands give the go-ahead will the women actively use it.

INPUTS, MODERN FARMING TECHNIQUES AND SOIL HEALTH EMERGED AS THE MOST POPULAR TOPICS FOR RECEIVING ADVISORY AMONG WSHFs



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)



“Can you please come and take a look at my farm now? Is there a number? I’ll call on any number if you help me get rid of weeds and pests on my farms, it is an absolute menace.”

H, 45 years old, Female | Women farmer | Hardoi, UP

“Besides farming, we would also find information on family matters very helpful... such as how do I provide my child complete nutrition and prevent him from falling sick frequently.”

M, 45 years old, Female | Women farmer | Barabanki, UP



Customer needs: Aspirations for accessible insurance

Bundling free insurance with advisory services and building trusted channels led by WSHFs, while highlighting the benefits of insurance de-risking family finances, will increase the uptake of insurance services.

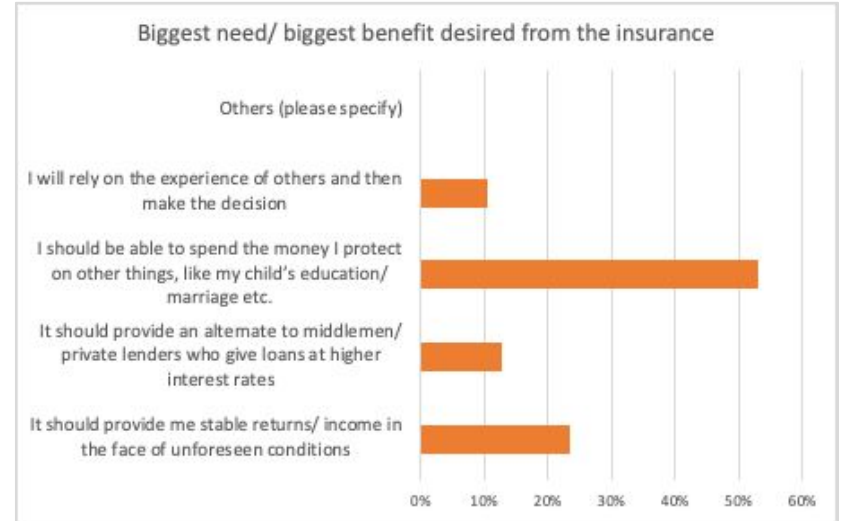
Lowering barriers to access and building trust

- Once educated about insurance, many WSHFs are **open to taking it up as they perceive insurance to be a beneficial** way to help protect their families against perils and financial insecurity. Many WSHFs however, **did not know where to go and who trust to access insurance.**
- DeHaat can **leverage the free insurance option and focus on a smooth onboarding process to increase access**, build trust and encourage consistent use.
- Bundling insurance with advisory services will ensure regular contact and increase trust as WSHFs can leverage these channels if they need support in the claims process.

Family-oriented insurance messaging

- **Focusing the benefits of insurance around WSHFs' aspirations and family goals** such as safeguarding children's education and development needs, emergency health costs and family savings will encourage uptake.

53% OF WSHFs SAID THAT THEIR BIGGEST DESIRED BENEFIT FROM AN INSURANCE WOULD BE EXTRA SAVING FOR THEIR CHILDREN



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 47 WSHFs)

“Insurance must mean an investment. If I’m paying a certain amount, shouldn’t I get some more after a few years? And if I get crop insurance, it’s useless for me, I don’t own my land, so all the money will go to my landowner, why should I get insurance”

G, 38 years old, Female | Women farmer | Hardoi, UP

“We have been duped of around 1.50 lakh rupees, once it was some friend who suggested a scheme and then we paid 25000 but we never got any returns and the second time we paid 1.25 lakhs and our uncle ran away with the money, it will be so hard to trust anyone for us. (Other ladies look skeptical as well)”

M, 33 years old, Female | Women farmer | Barabanki, UP



Key insights and opportunities

Messaging and channels



Messaging and channels: Women-only physical meetings

Most WSHFs feel in-person, women-only meetings are a safe and trusted avenue to learn and seek information, preferring to be invited to such gatherings in afternoons and informed well in advance.

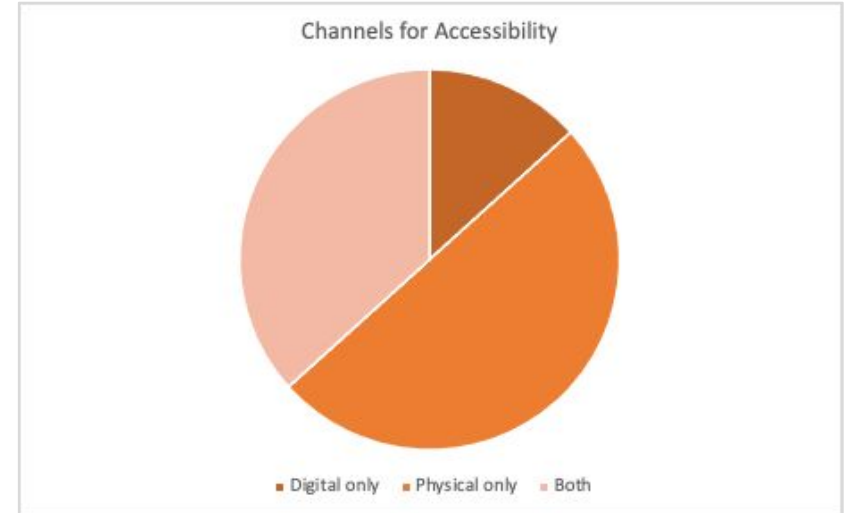
Existing women's physical meetings are a trusted channel

- Current physical women meetings such as SHGs and extension meetings are the main source of social engagement for many women and can be used to introduce advisory and insurance.
- Most WSHFs said they are more open to asking questions and stating their apprehensions when another woman is speaking.

Supportive logistics are required for holding successful meetings

- The WSHFs suggested leveraging existing groups such as SHGs instead of creating new ones and using them as a one-stop place to receive and share knowledge.
- The WSHF prefer that their husbands were invited to initial advisory meetings to help build trust in the case where their husbands are sceptical of the meeting objectives.
- Meetings should be planned in advance, women informed days before and scheduled in the afternoon to encourage attendance.

AMONG CHANNELS OF ACCESSING FARM SERVICES, 50% WSHFs PREFERRED PHYSICAL CHANNELS IN COMPARISON TO ONLY 13% WSHFs PREFERRING DIGITAL CHANNELS



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 30 WSHFs)



“How do we pay attention to a male stranger, if we can barely look into his eyes, how will I see any posters if my ghooonghat is on my head? In such cases I won’t be able to be open up, we’ll nod our heads, that’s all.”

T, 45 years old, Female | Women farmer | Barabanki, UP

“All of us, ladies, we got our Aadhar card done at a booth near the school, one of the young teachers (male) came to us and spoke of its importance, so we accompanied our husbands and went together with our family.”

M, 30 years old, Female | Women farmer | Hardoi, UP



Messaging and channels: Gender-inclusive graphic posters

While marketing collateral such as text-heavy posters might be difficult for some to read unassisted, WSHFs feel that putting them up in common locations frequented by women will help build legitimacy around any planned physical meetings.

Inclusive messaging and design of posters

- Some WSHFs felt that **text-heavy collaterals were not as helpful** unless someone explained to them what was in the text since they have limited reading capabilities.
- Many WSHFs felt that the **use of female figures in the posters** made the messaging relatable as posters had previously never included women in them.
- Most WSHFs **want to see more illustrations, pictures and simplified messaging** (e.g., step-by-step instructions) to increase their understanding of the text.

Legitimising physical meetings through posters

- Most WSHFs reported that they would want **marketing collateral such as posters put up in public locations** like ration stores, temples and schools to help build legitimacy around any initiatives or meetings that have been planned.



The women were generally in favour of pictorial and heavily illustrative posters - particularly with images of women

“You are speaking to the lowest group on the chain, we are poor and we are women in a village, nobody has ever cared to educate us, that is not a priority for anyone. But if you add pictures to posters, invite us, we will get curious.”

C, 40 years old, Female | Women farmer | Barabanki, UP



“I really like this picture on the poster, the woman looks a lot like us. This makes me feel that if she can do something, so can I.”

M, 30 years old, Female | Women farmer | Hardoi, UP

Messaging and channels: Personalised helplines

Low-tech digital channels such as IVRS and personalised calls operated by women agri-experts are preferred by most women farmers with low literacy and digital access, while WhatsApp was a preferred channel for women with higher digital access.

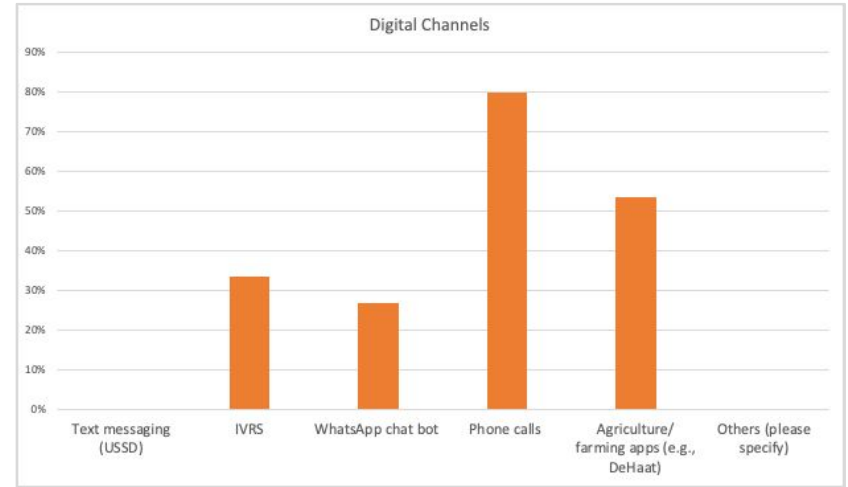
Women-operated helpline

- IVRS and personalised phone calls with a woman on the other end of the line are preferred by most WSHFs, as their male partners are more likely to hand over the call to them in homes where a device is shared.
- A common preference was to have a face-to-face meeting before any follow-up advisory calls to build trust.

WhatsApp for WSHFs with higher digital access

- WhatsApp as a digital channel is a preferred means by women who had basic levels of digital literacy and access to their phones or by women who felt their children could support them with technology use.

80% WSHFs SELECTED PHONE CALLS AS THE MOST PREFERRED DIGITAL MEANS OF LEARNING ABOUT AND ACCESSING FARM SERVICES



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 15 WSHFs)

“I know how to operate my mobile phone, I even learnt how to cook through YouTube. I can assist other women in using the app if you teach me.”

C, 40 years old, Female | Women farmer | Barabanki, UP

“If there’s a call for me or if I want to use the phone, my husband will pass it over to me. Or else I only understand the red and green buttons (on the phone)”

K, 34 years old, Female | Women farmer | Hardoi UP



“We can use a phone, it’s not like we are completely unaware. There’s a green button to pick up the call and the red one to end it. I’d like to make and take calls if I’m comfortable”

R, 45 years old, Female | Women farmer | Barabanki, UP

Ramvati, a 35-year old women farmer, lives with her husband and three kids in the Barabanki district of UP. Her family’s main profession has always been farming, she began farming after marriage and once her kids were old enough to be left alone with her in-laws.

Currently, she doesn’t feel the need for advisory as her husband usually makes all the decisions around their farm. She has access to her husband’s mobile phone, which she uses to call her mother’s side of the family (who live around an hour away in another village). On probing further, she expressed a desire to indulge in seeking for advisory only if she was able to trust the other person on the line, which meant she should’ve met the person at least once before. She seemed confident that her husband would let her make these phone calls if it didn’t make too much of a difference to her routine.



Messaging and channels: Advisory content preferences

Women expressed a desire to get more holistic information on family-centric topics and household management, in addition to good farming practices advisory.

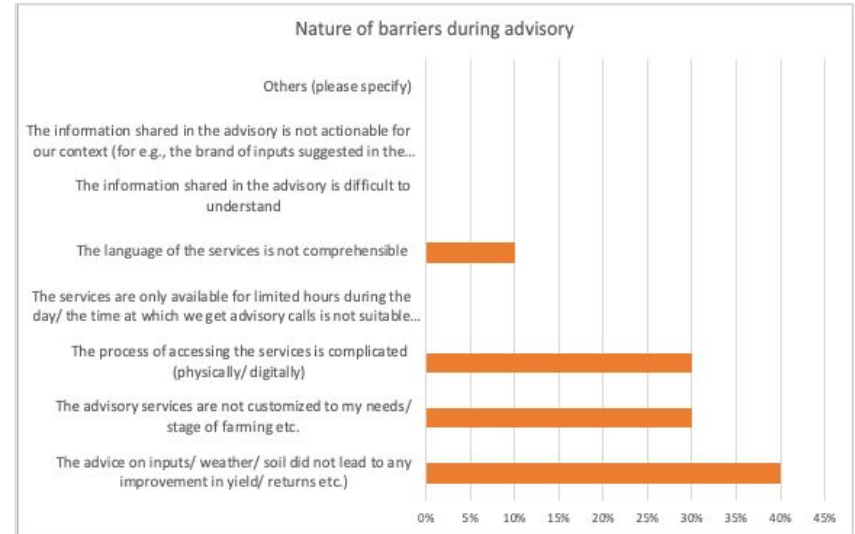
Preferred content delivery formats

- Most WSHFs preferred that the **advice given to them was more hands-on/practical** as opposed to theoretical/didactic. After each advisory session, the women expect to know what steps to take to immediately resolve a problem.
- Some WSHFs also felt that it was important that the agri-experts kept a note or record of their advisory needs over time so that the **content could be personalised to their needs**, instead of covering general topics.

Non-farming topics of interest

- Although the WSHFs showed eagerness to learn more about farming, they **expressed a desire to be additional educated and informed on topics such as** healthcare, childcare, goal-based savings, digital literacy and financial literacy.

WHILE TALKING ABOUT BARRIERS IN ADVISORY SERVICES, UPTO 40% WOMEN SAID THAT THEY FOUND THE INFORMATION TO BE UNRELATED TO THEIR IMMEDIATE NEEDS



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 29 WSHFs)

Messaging and channels: Women champions

Young educated women from the community can conduct frequent and rhythmic in-person group meetings focusing on advisory, knowledge sharing, digital literacy, financial literacy, and the importance of acquiring insurance with a focus on family safety.

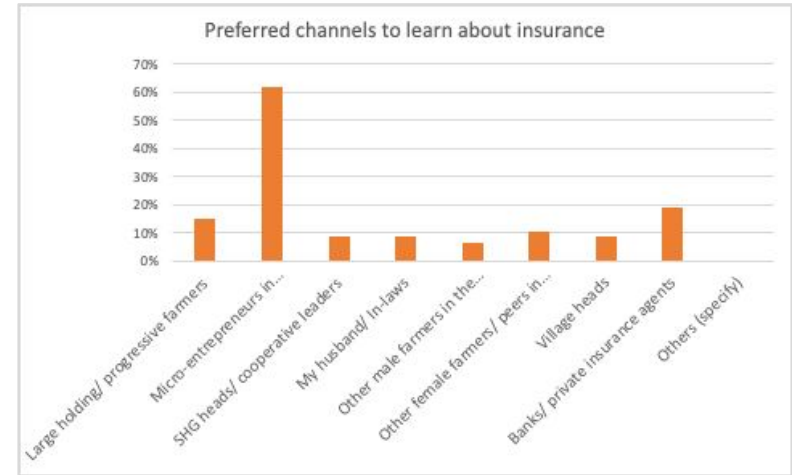
Reinforcing information through other women

- Women known to the WSHFs can be recruited from within the community and remunerated to encourage physical meetings and becoming spokespersons for the uptake of insurance and advisory.
- The recruited women can help with awareness generation and knowledge sharing through use cases, demos and talks while collecting regular feedback from WSHFs during meetings.

Holistic and family-centred messaging

- Messaging around advisory and insurance should include narratives that encourage family-safety and spotlight how to avoid damage and loss of crops.
- WSHFs felt that advisory and awareness should not just focus on farming related topics but also include basic and digital literacy lessons such as how to use a smartphone, financial management, childcare, healthcare etc.

62% WSHFs SAID THAT THEY WISH TO LEARN ABOUT NEWER SERVICES FROM LOCAL AGRICULTURE SHOP OWNERS DUE TO FAMILIARITY AND EXISTING TRUST



(SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 29 WSHFs)

“We’d like a one stop meeting for everything, farming, household matters, savings and financial literacy. And we’d like to learn how to use a phone too”

C, 39 years old, Female | Women farmer | Barabanki, UP

“This is a village, if you are speaking to one woman, assume that you are already speaking to four.”

M, 34 years old, Female | Women farmer | Hardoi UP



Key insights and opportunities

Other insights



Other Insights: DeHaat Micro-entrepreneurs

Further discussions with MEs highlighted some insights around their experience and the need to address their concerns so as to build a seamless connect with the farmers they are in touch with.

Incentivising and providing additional support to MEs

- MEs have limited time at the stores to register all of their customers on the DeHaat business app while running normal store operations, as the stores tend to be busy. MEs can be incentivised to pitch insurance and ensure that farmers avail of it.
- Many farmers and MEs' purchase goods on credit advance (loan), which makes it difficult to further invest in insurance premiums and discourages them to avail of the paid insurance. At the same time, if MEs' are unable to repay the advance for their stock, their ME ratings and credit scores get affected and they're unable to take bank loans to repay DeHaat.

Greater transparency on new products

- Insurance is a fairly new product in the region and a relatively new concept even for the MEs. To enable them to make a strong pitch to farmers, it would be useful to educate the MEs on how insurance works and related benefits.
- MEs' suggested having a bigger field force to conduct extension meetings so they could keep working on their KPIs and ensure their ME ratings improve through focused work.



“While we have been asked to register farmers (customers) on the DeHaat Business App, there is so much of rush at the shops that we are not able to do so.”

C, 28 years old, Male | ME at Dehaat Center | Barabanki, UP

03 Solution concepts and recommendations

3 Emerging user profiles of WSHFs

The HCD research and synthesis surfaced 3 broad user profiles of WSHFs with varying demographics, behaviours, drivers and barriers, as illustrated below. These 3 WSHFs profiles are in service of different potential journeys of service adoption in the future.



Early adopters

AGE: 25-30 YEARS

Early adopters are women who work on the field out of choice to bring additional income to the family. These are young, entrepreneurial married women who have higher levels of education than most others in the village, along with access to personal smartphones. Given their higher levels of general and digital literacy, they **possess greater autonomy to make decisions in partnership with their husbands and are on the look-out for profitable avenues to support farm needs.**

LOW

HIGH

HIGH



Followers

AGE: 30-40 YEARS

Followers are slightly older women with lower levels of education. While they do not own smartphones, they have access to phones owned by husbands/ children. Given the limited literacy and greater normative pressures faced by these women, their participation in decision-making and ability to uptake behaviours is limited. However, they are **willing to explore newer services once convinced of its profitability, with due support from the husband/ community.**

LOW

LOW

HIGH



Laggards

AGE: 45+ YEARS

Laggards are the oldest of the lot and have little to no formal education. These women may or may not have a smartphone in their families, leading to negligible digital access and literacy. They also face significantly more barriers than other women when it comes to uptake of new services, including low accessibility, regressive family norms and limited social networks. Hence, they **learn to satisfy their needs in whatever they have and are hesitant to try new products. However, if managed to convince, they remain loyal towards the service for long.**

LOW

LOW

LOW

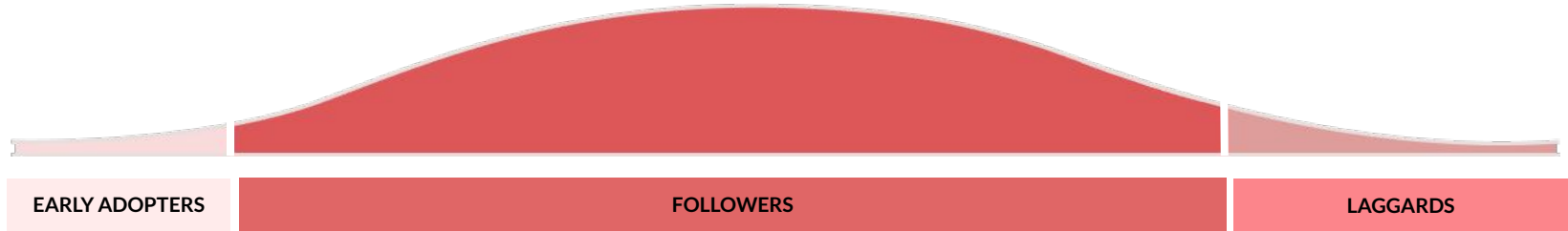
Awareness of
digi-farming services

Enabling environment
for access and uptake

Willingness to explore

3 Emerging user profiles: Pilot focus

Out of the 3 identified profiles, we recommend initially targeting the Early Adopters and the Followers for the uptake of advisory and insurance in the short-run (pilot)



- **Early Adopters** are best suited to be the primary targets in the community, given their higher literacy levels, access to digital services, levels of autonomy and exploratory nature. Once they adopt the advisory/ insurance service, they can pass on positive reviews via word-of-mouth, act as role models and support the other segment - Followers - with uptake and usage.
- While the literacy levels, digital access and autonomy of **Followers** are lower than the Early Adopters, they still **have aspirations and a higher willingness to adopt newer services, given enough social proof** of the benefits of use. By **targeting them through relatable and relevant information channels** we can help create a more enabling environment for these women to uptake the services they need.
- The willingness to uptake new services by **Traditionalists** is poor, which is difficult to crack in the short run, along with other **challenges** like negligible digital access, literacy and regressive normative pressures. Traditionalists will require more time to bring a shift in their patterns. **They will only adopt services after others in the community are well-versed with them.**
- ***Thus, we recommend focusing only on the Early Adopters and Followers in the short run and looking at the Laggards in the longer run.***

Solution concepts and recommendations

Early adopters: User journey map

KEY CONSIDERATIONS FOR EARLY ADOPTERS:

- Advisory and insurance services can be introduced from the onset as their willingness to explore new services is high, are more mobile and have easier access to diverse information channels
- Early adopters can be used as role models for the rest of the segments in the community to encourage uptake



	1. Awareness	2. Consideration	3. Onboarding	4. Engagement	5. Claims	6. Advocacy
Advisory	<ul style="list-style-type: none"> • Awareness outreach via existing SHG and extension meetings, led by women extension teams to introduce advisory service. • Marketing collateral via social media and messaging apps 	<ul style="list-style-type: none"> • Customise advisory to identified topics of interest • Bundle insurance education with advisory to communicates the terms and conditions, eligibility and difference between paid and free insurance 	<ul style="list-style-type: none"> • Prompt women to register for regular advisory via the DeHaat app • Register women for advisory during SHG and extension meetings 	<ul style="list-style-type: none"> • Provide ongoing support and access to advisory services via digital channels(WhatsApp, calls, IVRS) • Provide ongoing advisory through regular extension meetings led by women agri-experts 	<ul style="list-style-type: none"> • Communicate step by step claims process through digital posters and messaging sent via social media and messaging apps like WhatsApp 	<ul style="list-style-type: none"> • Encourage early adopters to share testimonials in extension meetings or via the Community feature of the DeHaat app • Provide social incentives to early adopters who use the service regularly, and record their testimonials.
Insurance	<ul style="list-style-type: none"> • Awareness outreach via existing SHG and extension meetings, led by women resellers to introduce insurance service. • Marketing collateral sent via digital information channels. 	<ul style="list-style-type: none"> • Send repeated messaging and nudges about value proposition of insurance via digital channels. • Use narratives around harm-avoidance and financial stability, emphasizing on damage and losses and how to avoid them in the messaging 	<ul style="list-style-type: none"> • Register WSHFs for free & paid insurance from the onset • Provide dedicated booths/lines operated by women MEs to serve women at the DeHaat stores. • Market 'hyperlocal' feature to women which provides insurance registration options via the DeHaat app 	<ul style="list-style-type: none"> • Share insights with WSHFs around chances of eligibility for claims based on weather patterns via digital channels • Continue regular engagement through SHG meetings led by women resellers • Send nudges around validity period of active insurance policies 	<ul style="list-style-type: none"> • Provide claims support / grievance redressal via a WhatsApp bot or IVRS helpline 	<ul style="list-style-type: none"> • Introduce and incentivise model farmers to demonstrate benefits of insurance usage to other WSHFs • Record and share positive testimonials to generate social proof and promote uptake and repeat use
Concepts	<ol style="list-style-type: none"> Awareness posters Extension/SHG meeting guidelines 	<ol style="list-style-type: none"> Value proposition & T&Cs digital posters Text message nudges 	<ol style="list-style-type: none"> Remodelled DCs App-enabled insurance registration 	<ol style="list-style-type: none"> Text message reminders Extension meetings 	<ol style="list-style-type: none"> Claims process digital posters WhatsApp bot 	<ol style="list-style-type: none"> Video testimonials on DeHaat app's "Community"

Solution concepts and recommendations

Early adopters illustrated user journey



Female DeHaat Extension Officer approaches village

1

Female extension officer approaches village and connects with the local woman reseller; informs her about the next extension meeting's date, time and venue. Woman reseller begins spreading the word among WSHFs in her village.



WSHFs get mobilized and first meeting happens

2

First meeting led by the female extension officer happens and awareness is generated around DeHaat's core services: input sale, free advisory, soil testing and insurance. Both free and paid insurance are introduced to the group of women



WSHFs get onboarded for advisory on the app

3

Towards the end of the meeting, the female extension officer collects the mobile number of interested WSHFs and onboards them to the app. Woman reseller helps download the app on every WSHFs phone



Digital marketing begins, free pull advisory is offered

4

Messaging collateral is circulated among the onboarded WSHFs through push notifications, text messages, IVRS recorded calls. Free advisory is also offered through the app, WhatsApp bot, IVRS/ manual phone calls and home visits by female extension officers



Trust builds and push advisory starts

5

Fortnightly visits by female extension officers continue and over a period of time, familiarity and trust builds; push advisory takes over. WSHFs use the app/ WhatsApp bot/ toll-free number or request home visits for advisory. They also contact the local reseller for support during this process.

Solution concepts and recommendations

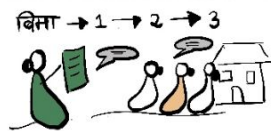
(contd.) Early adopters illustrated user journey



Women booths get popular; onboarding for insurance starts

6

As the sowing season starts, WSHFs visit women booths where female Micro-entrepreneurs service them, or use hyperlocal service for ordering of inputs. They get onboarded for insurance then and there by the female MEs (in case of home delivery as well).



Closer to season end, focus on claims awareness begins

7

Continued meetings with extension officers and smaller/ 1:1 meetings with women resellers continue. Closer to season end, meetings focus on demystifying the claims process and access. Ongoing support is provided in case of challenges in accessing ongoing advisory/other services (e.g., soil testing etc.)



WSHFs supported with claims access upon eligibility

8

At the end of the harvest season, digital communication is sent out to WSHFs eligible for the claims, through push notification/ text message/ IVRS. Collection of passbook scan at nearest bank branch; woman reseller available for any grievance redressal around claim access/ amount



Role models identified and testimonials are gathered

9

Woman reseller and extension officer together identify and approach some early adopters to get their feedback and record user testimonials in the form of audio/ video or written posters. The same is circulated among rest of the WSHFs (followers)



Advocacy and continuous engagement for the next season

0

The engagement continues and early adopters are included more and more in mobilizing followers for the next season. For early adopters, the focus is heavily on improving user experience and service quality, to promote repeat usage and loyalty

Solution concepts and recommendations

3 Followers: User journey map



Advisory

Insurance

Concepts

KEY CONSIDERATIONS FOR FOLLOWERS:

- Start with awareness around advisory first, then introduce only free insurance for 1-2 cycles before pushing paid insurance
- Insurance should be introduced slowly; Spend more time in awareness and consideration before onboarding to insurance
- Use social proof and use cases from model farmers in community to build trust

	1. Awareness	2. Consideration	3. Onboarding	4. Engagement	5. Claims	6. Advocacy
Advisory	<ul style="list-style-type: none"> • Awareness outreach via in-person, women-only meetings; initial meetings to target couple to build trust • Marketing collateral put up in locations frequented by followers e.g, ration stores, schools, temples to spread awareness 	<ul style="list-style-type: none"> • Target advisory messaging at the couple or family, using narratives around safety and security for family. • Bundle advisory with non-farming topics of interest such as childcare, healthcare, goal-based savings • Use narratives around ensuring financial security for the family. 	<ul style="list-style-type: none"> • Register Followers for advisory services during extension meetings or SHGs 	<ul style="list-style-type: none"> • IVRS helpline operated by women agents to provide advisory services. • Personalised calls made to women as push nudges by familiar/same women agri-experts. • 	<ul style="list-style-type: none"> • Demystify the claims management process by clearly communicating the step by step process through relatable live activities such as role-plays as part of advisory 	<ul style="list-style-type: none"> • Encourage storytelling among WSHFs who have benefited from advisory during extension meetings
Insurance		<ul style="list-style-type: none"> • Introduce the concept of insurance during advisory meetings by hosting model farmers who have benefited from insurance in the village • Reinforce insurance messaging on safety and security for the family 	<ul style="list-style-type: none"> • Introduce free insurance registration after 2-3 in-person advisory sessions, bundled with advisory. • Provide purchase options closer to the villages, e.g., through women resellers, smaller booths closer to homes and farms, hyperlocal feature. 	<ul style="list-style-type: none"> • Continued engagement through SHG meetings led by women resellers for trust building, general financial literacy, marketing and to remain in close touch with WSHFs. • Introduce paid insurance after 1 successful cycle on free insurance 	<ul style="list-style-type: none"> • In-person announcements of policy holders eligible for benefits during extension meetings and home visits • Support eligible policyholders with claims access via an assisted model leveraging women resellers / extension teams at the end of season. 	<ul style="list-style-type: none"> • Share positive testimonials from model farmers (early adopters) to generate social proof and promote uptake and repeat use, in SHG meetings and extension meetings.
Concepts	<ol style="list-style-type: none"> I. Awareness print posters II. Extension/SHG meeting guidelines 	<ol style="list-style-type: none"> I. Value proposition print posters II. Terms & conditions print posters 	<ol style="list-style-type: none"> I. Field registration by extension team II. Women resellers engagement model 	<ol style="list-style-type: none"> I. Extension/SHG meeting guidelines II. IVRS & phone call nudges 	<ol style="list-style-type: none"> I. Claims process IVRS support II. Women resellers engagement model 	<ol style="list-style-type: none"> I. Audio/ poster testimonials II. Extension/SHG meeting guidelines

Solution concepts and recommendations

Followers illustrated user journey



Female DeHaat Extension Officer approaches village

1

Female extension officer approaches village and connects with the local woman reseller; informs her about an extension meeting's date, time and venue. Woman reseller visits door-to-door to invite women farmers for the extension meeting held during afternoon hours



First meeting happens on DeHaat's free Advisory

2

Meeting with female extension officer happens, accompanied by 1-2 early adopters that are already onboarded. Basic awareness generated around DeHaat, with focus on free advisory services. Testimonials shared by early adopters around quality of inputs and advisory. **Insurance not introduced yet.**



Husbands involved to enable independent uptake

3

Once basic familiarity achieved with women, WSHFs invited to extension meetings with their husbands to encourage dialogue and increase ownership of women in seeking advisory/ purchasing inputs. Extension meetings led by one male + one female. Posters and testimonials installed across village for legitimacy



WSHFs assisted with onboarding for advisory

4

After the couple is convinced, Female Extension Officer takes mobile number of family phone if known to women and onboards them. If number not known, woman reseller visits homes of each WSHF and gets number, onboards them. Helps download the app on the household mobile phone. Toll-free numbers for accessing advisory shared.



Pull advisory begins through physical and other means

5

Post onboarding (through family phone), promotional messaging and pull advisory begins. Personalized IVRS calls made on household mobile, and home visits by woman reseller to promote uptake + assist with seeking advisory on app/ scheduling meet-ups with extension officers.

Solution concepts and recommendations

3 (contd.) Followers illustrated user journey



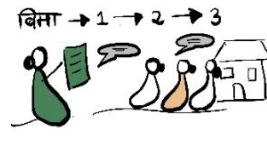
6 Push advisory begins through assisted model

Gradually through awareness and trust building, and initiating couple dialogue, WSHFs start engaging in push advisory. They request home visits by woman reseller who lends her phone for advisory, weekly group meetings, phone calls on toll-free number by the WSHFs themselves (using family phone)



7 WSHFs start exploring purchase behaviours

As the sowing season starts, WSHFs start exploring women's booths set up closer to their homes and farms, where female Micro-entrepreneurs service them, or leverage hyperlocal service through reseller's assistance for ordering of inputs. Social incentives like "Woman Farmer" of the month used to reinforce such ownership



8 Awareness generation on free insurance

As purchase behaviours regularize, and enough social proof is generated by Early Adopters for DeHaat's services, the free version of the insurance is introduced to the follower WSHFs. Linkage to input explained, demystification of terms and conditions, emphasis on no-cost



9 Assisted onboarding for insurance, regular engagements

WSHFs onboarded for free insurance during their visits to the Womens Booths or hyperlocal service (assisted by reseller). Step-by-step registration made available where women just provide names while purchasing inputs, but OTP sent later when their husbands are home and they have access to phones



0 Assistance for accessing claims provided to eligible WSHFs

Closer to season end, meetings focus on demystifying the claims process and access. Woman reseller visits each WSHF's doorstep for informing eligibility and collecting passbook scan, which is submitted at the bank. Woman reseller available for grievance redressal around claims till amount received.

3 Solution concepts and recommendations

Execution activities and marketing collaterals

In the user journeys provided on the above slides, we have developed some concepts that would be required for executing the journey at various stages

The following slides contain a description of those concepts, along with their:

- Objectives
- Distribution channels
- Guidelines for implementation
- HCD-based messaging principles
- Illustrative examples



3 Solution concepts and recommendations

Marketing posters



Objective:

Awareness generation posters can be used to market DeHaat services to women in the village to encourage them to take ownership in availing the services provided by DeHaat. These posters should highlight the women-centric solutions and channels such as:

- Women-led WSHFs extension meetings
- Women-operated IVRS helpline
- Dedicated women booths operated by women MEs and local women resellers

Distribution channels:

- Printed posters can be installed in areas frequented by WSHFs, including ration shops and temples and circulated in the form of smaller pamphlets in extension meetings.
- Digitized versions circulated to Early Adopters as occasional nudges via WhatsApp

Messaging principles:

1. **Make all collaterals for women farmers unique** to those used for men. E.g., through the use of different colour pallets (as illustrated)
2. **Use illustrations that resemble women farmers**, to encourage social mirroring and increased self-efficacy for uptake
3. **Keep the language of content simple**, colloquial and action-oriented
4. **Provide contact numbers** of the local reseller/ extension officer/ DeHaat women helpline with every collateral for ease of access, clarification of questions

देहात
बीज से बाजार तक

देहात महिला किसान बनें और विशेष रूप से महिलाओं के लिए की गई खेती संबंधी सभी सेवाओं का लाभ उठाएं

1. **Women extension team**
देहात महिला कृषि विशेषज्ञ
women extension team
2. **Women-centric helpline**
महिला केंद्रित हेल्पलाइन
women centric helpline
3. **Women extension meetings**
किसान महिलाओं की बैठक
women extension meetings
4. **Women booths**
महिलाओं के लिए गुलाबी बूथ
women booths
5. **Women MEs**
महिला सूक्ष्म उद्यमी
women MEs
6. **Women resellers**
महिला पुनर्विक्रेता
women resellers

भाज ही अपने नजदीकी देहात केंद्र पर जाकर देहात की सुविधाओं का लाभ उठाएँ।
अधिक जानकारी के लिए संपर्क करें
1800-1036-110

3 Solution concepts and recommendations

Women & Couple Extension meetings



Awareness

Consideration

Onboarding

Engagement

Claims

Advocacy

Objective:

Progressive awareness generation and engagement around DeHaat services. Meeting topics can include a background of the company, input shops, free advisory and insurance services along with channels of accessing them.

Meeting guidelines:

1. **Invite couples for initial meetings** to build trust and get the husband's buy-in. Male and female extension officers to conduct the couple meetings
2. **Send out personalized invites at least 1 week in advance** (digitally/ pamphlets/ door-to-door visits) detailing the date, time, venue and agenda
3. **Schedule sessions in the afternoon between 12 - 4 PM** for maximum participation
4. **Consistent meetings at short intervals** (especially in initial cycles) for trust building
5. **Same extension officers** to conduct the meetings every week for ease and comfort
6. **End with actionable next steps** and share relevant contacts to access the services.

Discussion topics:

- **Demonstration** of DeHaat services through role-play, live testimonials from Early Adopters, assisted free trials etc.
- **Farm advisory topics:** Soil management, farm inputs, fertiliser and pesticide use.
- **Non-farming topics of interest** to women and couples: healthcare, childcare, digital/financial literacy, goal-based savings, and link these to farming. E.g., how higher incomes from farming output can help with better childcare



देहात®

बीज से बाजार तक

देहात आपका स्वागत करता है!

देहात के कृषि विशेषज्ञों से मिलें और देहात की सेवाओं के बारे में जानें।

2

महत्वपूर्ण विवरण

सरकारी पाठशाला
रविवार 23/10/22
समय: दोपहर 2 बजे से
3:30 बजे तक

इस सत्र में, खेती की बुनियादी तकनीकों के बारे में जानें और हमारे उत्पादों के बारे में और जानें।

हम आपसे बात करने, आपकी समस्याओं के बारे में सुनने और आपकी मदद करने की आशा करते हैं!

6



आज ही अपने नजदीकी देहात केंद्र पर जाकर देहात की सुविधाओं का लाभ उठाएँ।

अधिक जानकारी के लिए संपर्क करें

1800-1036-110

3 Solution concepts and recommendations

Insurance value proposition



Objective:

To communicate the importance and introduce the concept of insurance (especially crop insurance to the farmers. It would include the need for insurance, basic benefits of insurance and the support offered by Dehaat.

Distribution channels:

- Posters can be installed in areas frequented by WSHFs, including ration shops and temples and circulated in the form of pamphlets in extension meetings.
- Digitized versions can be circulated to onboarded women as nudges via WhatsApp.

Messaging principles:

1. **Create family narratives showing benefits to children's needs and development**
2. **Illustrate a family instead of just the woman farmer** to support the family narrative
3. **Use fear-based messaging**, elevate protection from income losses due to perils
4. **Keep the language of content simple**, colloquial and action-oriented
5. **Bundle with advisory** by providing contacts of women extension team/ DeHaat helpline.
6. **Importance of insurance**, highlighting the aspect of cashback and safeguarding from loss.
7. **Customer support:** Emphasize contact building by mentioning the helpline on the collateral.

देहात
बीज से बाजार तक

सुरक्षा पहले, खेत और परिवार दोनों के लिए

बीमा का महत्व

 आय स्थिरता- यह किसानों को फसल की विफलता से संबंधित नुकसान के खिलाफ सुरक्षित करता है।

 देहात ग्राहक सहायता प्रदान करेगा और किसान को सूचित करेगा।

 सभी देहात किसानों के लिए, हम प्रत्येक चरण में मुफ्त परामर्श प्रदान करेंगे।

3

देहात फसल बीमा से संबंधित जानकारी के लिए पर कॉल करें **011-4118-3871**

1

6

5

3 Solution concepts and recommendations

Insurance terms messaging



Objective:

To communicate the terms and conditions of various types of insurance (i.e., free vs paid), terms of coverage (premium amount, perils covered, period and returns) and where to access (women booths, DeHaat centres, DeHaat hyperlocal).

Distribution channels:

- Posters can be installed in areas frequented by WSHFs, including ration shops and temples and circulated in the form of pamphlets in extension meetings.
- Digitized versions can be circulated to onboarded women as nudges via WhatsApp.

Messaging principles:

1. **Clearly mention terms and conditions** and steps for onboarding to build trust
2. **Highlight the option of seeking free-of-cost assistance** from women resellers
3. **Mention no requirements of documentation** for registration
4. **Create family narratives showing benefits to children's needs** and development
5. **Illustrate a family instead of just the woman farmer** to support the family narrative
6. **Use fear-based messaging**, elevate protection from income losses due to perils
7. **Keep the language of content simple**, colloquial and action-oriented
8. **Bundle with advisory** by providing contacts of women extension team/ DeHaat helpline

देहात
बीज से बाजार तक

सुरक्षा पहले, खेत और परिवार दोनों के लिए

देहात द्वारा प्रदान किए जाने वाले दो प्रकार के फसल बीमा

श्री निःशुल्क फसल बीमा				समुल्क सम्पूर्ण फसल बीमा			
सभी किसानों के धान बीमा पर उपलब्ध	सम्पूर्ण बीमा शुल्क बीज से बीजक प्रदान	अधिक वर्षों तक बीमा के अवसरों में सुरक्षा	1 जुलाई 2022 से 31 अगस्त 2022	सभी किसानों के धान बीमा पर उपलब्ध	सम्पूर्ण प्रीमियम से समुल्लूख	अधिक, अधिक से कम तक बीमागत वर्ष, कम उत्पन्न और अधिक अदान	1 जुलाई 2022 से 15 नवंबर 2022 तक

महत्वपूर्ण सूचना

1. बीमा एक निवेश नहीं है, आपको केवल कैशबैक और इनाम मिलेगा यदि आपका दावा वैध है।
2. यह फसल बीमा किसी भी दस्तावेज से स्वतंत्र है।
3. फसल बीमा कृषि इनपुट के खरीदार के लिए मान्य है, न कि जमीन के मालिक के लिए।
4. बीमा खरीदने के बाद देहात आपको आपके दावे की स्थिति के बारे में सूचित करता रहेगा।

देहात फसल बीमा से संबंधित जानकारी के लिए पर कॉल करें **011-4118-3871**

3

Solution concepts and recommendations

Women specific IVRS and helpline

**Objective:**

The low-tech solution with both push and pull services will increase access to advisory and support services, especially among Followers who have limited digital literacy and access.

- **For push:** WSHFs should be provided a **toll-free number with women agents** on the other line, where they can call and seek advisory/ support around any other service.
- **For pull:** WSHFs will also **receive periodic calls from these women agents**, as part of promotional messaging, pull advisory, engagement, and to receive feedback

Guidelines & Messaging principles:

1. **Personalize the communication by using recipients' names** at the start of the call
2. **Ensure same woman agent on the other line**, to whatever extent possible, to build familiarity and trust among the repeat callers
3. **Include general conversation on household matters**, status of kids etc. during communication with women to build rapport faster
4. **Keep helplines operational for longer hours** till evening, as many WSHFs may not have access to the family phones during the day time for seeking advisory
5. **Evenings best time for promotional calls/ pull advisory** as women are free from household duties by then
6. **Follow-up calls with acknowledgement messages** in Hindi to close the loop
7. Pre-recorded calls for insurance and claims messaging should also be in the voice of a woman

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बीज से बाज़ार तक

**महिला के लिए,
महिला द्वारा!**

अब अपने सभी कृषि संबंधी प्रश्नों के लिए महिला-विशिष्ट हेल्पलाइन पर कॉल कर

1800-1037-110

नमस्त!

आज ही अपने नजदीकी देहात केंद्र पर जाकर देहात की सुविधाओं का लाभ उठायें। अधिक जानकारी के लिए संपर्क करें **1800-1036-110**

3

Solution concepts and recommendations

Claim management messaging

**Objective:**

Separate collaterals on the claim management process will be useful **to build transparency and trust, resolve common barriers leading to dissatisfaction**, encourage overall financial literacy and ownership among women, and increase the likelihood of repeat purchase.

Content & distribution:

- Messaging around claim management **must not only be done at the end of the crop season**, but from the consideration stage to encourage informed decision making
- Must include step-by-step directives on how to access claims in both types of insurance, including where to go/ who to contact, required documentation, and expected wait period till reimbursement

Messaging principles:

1. **Clearly mention eligibility criteria** for accessing claims to build trust and avoid feelings of “being cheated”
2. **Provide a visual process** with illustrated steps for ease of following
3. **Clarify the recipient for the insurance amount** in case of sharecroppers
4. **Mention required documentation and place of submission** (nearest bank)
5. **Keep language of content simple**, colloquial and action-oriented
6. **Emphasize woman extension officer/ reseller** as ongoing point of contact, to build trust and bundling with advisory
7. **Highlight option of seeking no-cost assistance** from women resellers for claim management, along with contact details

यू.पी., बिहार एवं झारखण्ड के किसानों के लिए

देहात
बीज से बाजार तक

दावा प्रबंधन

आसान चरणों में अपने लाभों का दावा करें!

एक बार आपने कृषि निवेश पर फसल बीमा का लाभ उठा लिया, नि:शुल्क या भुगतान किया हुआ। यह देखने के लिए नीचे दिए गए चरणों को समझें कि कोई अपने दावे का प्रबंधन कैसे कर सकता है।

1

7

2

क्या आपको दावे के योग्य बनाता है?

देहात हर समय मौसम की जांच करने के लिए अपने उपग्रह भू-ट्रैकिंग का उपयोग करता है। यदि कोई ब्लॉक या तो बाढ़ या सूखे से प्रभावित होता है, तो पूरा ब्लॉक दावे के लिए पात्र हो जाता है।

आपको अपने दावे के बारे में कैसे सूचित किया जाएगा?

जब आपने बीमा का लाभ उठाया था, तो देहात के पास आपका पंजीकृत नंबर था। देहात आपको आपकी अवधि और आपकी स्थिति के बारे में अपडेट करता रहेगा। इसके अलावा आप किसी भी प्रश्न के लिए अपने क्षेत्र की महिला पुनर्विक्रता से भी संपर्क कर सकते हैं।

आप अपने बीमा धन का दावा कैसे करेंगे?

यदि आप पात्र हैं, तो देहात हेल्पलाइन और पुनर्विक्रता आपको सूचित करेंगे और आपको अपने बैंक पासबुक को निकटतम देहात केंद्र में जमा करने के लिए कहेंगे। यदि नहीं, तो देहात आपको सूचित करता रहेगा।

देहात फसल बीमा से संबंधित जानकारी के लिए पर कॉल करें 011-4118-3871

3 Solution concepts and recommendations

WhatsApp bots



Awareness

Consideration

Onboarding

Engagement

Claims

Advocacy

Objective:

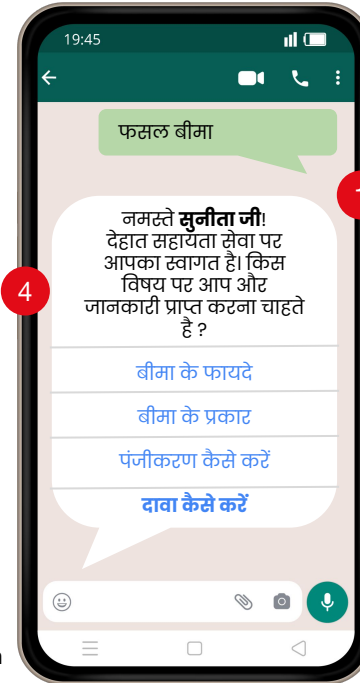
To communicate with the Early Adopters, given that they have access to personal smartphones and higher digital literacy

Use cases:

- For promotional nudges
- Advisory services
- Insurance related messaging (OTP-registration, confirmation of purchase, eligibility announcement, status of reimbursement etc.)

Messaging principles/ UX recommendations:

1. **Introduce WhatsApp bot** during extension meetings, including and **end-to-end demo**
2. **Personalize the messaging** by including names of the onboarded women
3. **Share a WhatsApp bot acknowledgement** immediately after onboarding to encourage women farmers to explore the service
4. **Make the landing page descriptive** (company name, branding etc. to aid recall)
5. **Avoid use of jargon** and keep language simple, easy to follow
6. **Use illustrations** and keep the colour palette same as the other collaterals for women to encourage identification
7. **Include direct calling facility** to women-helpline in case of any doubts or if the women farmers get stuck while navigating the platform
8. **Provide option to rate the user experience** for building credibility



3

Solution concepts and recommendations

Testimonials

**Objective:**

To generate social proof of the benefits of farm advisory and insurance to other WSHFs

- Early Adopters are the best suited to provide testimonials since they would be the first movers in the community and have the ability to uptake most, if not all services

Distribution channels:

- Marketing collateral including posters in frequently visited areas, pamphlets distributed in extension meetings, and digital nudges sent via WhatsApp
- Live testimonials provided by inviting role models to share their experience in extension meetings.

Guidelines/Messaging principles:

1. **Socially incentivize** women farmers to provide testimonials. For e.g., women farmers providing testimonials can be called “DeHaat *Parivaar ki Mahilayein*” which creates a brand around them, makes them look socially influential and desirable
2. **App-based start ratings** for early adopters to onboard others (through personal networks, 1:1 connections etc.)
3. **Include life story, journey with the service**, barriers and ways of resolving those to promote relatability
4. **Add pictures of users in testimonials** to encourage credibility

देहात[®]

बीज से बाज़ार तक

सुनिए देहात परिवार की महिला किसानों की कहानियां!



मैंने 1 साल पहले देहात ज्वाइन किया था। मैंने पास के एक गाँव में उनकी सभाओं के बारे में सुना था और अपने एक रिश्तेदार से अनुरोध किया था कि क्या वह उन्हें हमारे गाँव में भी आयोजित करने के लिए प्रोत्साहित कर सकती है। एक बार मेरे पति और उनकी बेटकों में भाग लेने के बाद, हम अंततः उनके कृषि इनपुट को खरीदने के लिए स्थानांतरित हो गए। मैं आमतौर पर उनकी महिला कृषि विशेषज्ञ के संपर्क में हूँ, जिन्होंने हमारी खेती की शंकाओं को दूर करने में मदद की है और दो बार हमारे खेत का दौरा भी किया है।

हाल ही में मैं उनके साथ अपने गाँव में एक पुनर्विक्रमा बनने के लिए शामिल हुआ हूँ। मैंने 7 बेटके आयोजित करने में मदद की है जहाँ मैंने सभी महिलाओं को इसमें शामिल होने और मेरी तरह देहात का हिस्सा बनने के लिए प्रोत्साहित किया है।

मंजरी देवी, उम्र: 35, तेरगांव



आज ही अपने नजदीकी देहात केंद्र पर जाकर देहात की सुविधाओं का लाभ उठाएँ।

अधिक जानकारी के लिए संपर्क करें

1800-1036-110

3 Solution concepts and recommendations

Mobile women booths



Objectives:

- Women booths for servicing only WSHFs should be located within the village premises - which will help with mobility restrictions on them due to distance, safety and social norms that restrict movement outside the village
- Additionally, they should be run by a female MEs so as to make women farmers comfortable in dealing with them independent of husbands being present
- These booths should carry out onboarding of women and registration of insurance similar to DeHaat centres. In case women do not get their mobile phones along, the registration can be completed later with support of the woman reseller (visits home and gets OTP)
- Women booths can also be leveraged for awareness generation and advocacy by adding posters, testimonials, or conducting extension meetings outside the booths
- In order to ensure safety of the MEs in these women booths, these booths can be operational only during the day hours and the female MEs can travel back safely

Guidelines/ Messaging principles:

1. **Set up the booth in a central location/Dehaat centers** to attract as many WSHFs in the village as possible
2. **Invite the female ME** in the initial extension meetings to build familiarity and rapport
3. **Add contact number, basic qualification, image (if consented) of the ME** on any Womens Booth related marketing collaterals to build trust
4. **Ensure 12 - 4 PM as operational hours** to accommodate peak foot-fall by women farmers who are home and free at that time



Solution concepts and recommendations

3 Field team for onboarding and supporting WSHFs

We propose seeking support of 2 types of on-ground players (all women) who can support DeHaat in identifying, onboarding and engaging with the WSHFs. These on-ground teams will perform different but complementary roles throughout the user journey:



1. Women Extension Team

The women extension team would be experts with a degree in agriculture that are employed by the DeHaat to accompany their male extension team counterparts on certain field days. The primary job of these women would be to conduct **women and couple extension meetings on selected days of the month, where they would not only spread awareness about DeHaat's services, but also onboard women then and there.** They would become the face of DeHaat in all villages they visit and would be responsible for the brand outreach as well as farm visits/ face-to-face advisory if requested by the farmer. **Since the extension team will be mobile and look at multiple locations, they will seek support of the individual resellers at village level for decentralized working.**

Agri-experts

Outsiders

Employed by DeHaat



2. Individual Resellers

DeHaat would identify some women in the community to become local resellers. Resellers may not be farmers, but would be **influential women who have mobilization power due to tie-ups with existing aggregators, such as VLEs, SHG leaders, Sakhi Sahelis etc.** They may also be local women like school teachers, health workers, young adults etc. who are educated, digitally literate and would be interested to **work for extra money.** The main job of these resellers would be to execute activities for DeHaat at village level, bringing decentralized coverage. They would join extension meetings/ leverage any existing meetings run by them (for e.g. SHGs) to assist WSHFs without digital access in accessing DeHaat's services and provide grievance redressal on a 1:1 basis.

Influential women (farmer/ non-farmers)

Village locals

Commissioned by Dehaat

3 Solution concepts and recommendations

Extension team field days



Objective:

Since it may not be possible for the female extension team to be on ground frequently (due to safety concerns, travelling logistics etc.), we recommend having “field days” where women agri-experts from DeHaat visit the villages and execute extension meetings.

Extension team field days can happen once a month in the initial cycles, to ensure regular engagement and trust building. Once the majority WSHFs have been reached out to, the frequency can be reduced.

The extension team will not be tied to a specific village, but instead visit multiple villages on field days (that have been identified as having large number of potential women customers).

Roles and responsibilities:

1. **Recce the villages to identify potential resellers** (based on recommended profiles) and support their onboarding
2. **Schedule extension meetings** and contact the women resellers beforehand to start mobilization
3. **Conduct extension meetings with women and couples** to introduce them to DeHaat’s services (for e.g., start with advisory, then insurance in the later meeting etc.)
4. **Onboard WSHFs** who have access to smartphones (early adopters) during the meetings
5. **Coordinate with women resellers** for assistance in onboarding WSHFs without personal smartphones
6. **Be available for any challenges** faced by the woman reseller in executing daily activities



Solution concepts and recommendations

3 Individual resellers engagement model (1/2)



Awareness

Consideration

Onboarding

Engagement

Claims

Advocacy

Objective:

To shoulder more day-to-day field activities at village level to complement extension team activities.

- Once the extension team has introduced and explained services and onboarded WSHFs in a given village, the follow-up extension meetings can be undertaken by the women resellers
- Resellers will be compensated by DeHaat at a base rate (e.g., per hour/ day basis) but also incentivized for increasing sales (E.g., number of WSHFs onboarded) like the MEs.

Roles and responsibilities:

1. **Mobilise WSHFs** for the initial extension meetings led by extension officers
2. **Lead the subsequent SHG/ extension meetings** once per week for engagement, assisting with access to advisory
3. **Onboard women without personal smartphones** by visiting their homes and getting family mobile numbers
4. **Sit at women booths** one day of the week to encourage women customers to visit and buy inputs and register for advisory and insurance
5. **Onboard WSHFs for insurance** at the booth, if carrying smartphones
6. **Support women 1:1 with claims processing**

7. **Resolve grievances** of local WSHFs over call/ group meetups/ 1:1 meetups
8. **Schedule farm visits of extension officer** if requested by a WSHF
9. **Regularly update women extension officers** of any challenges on ground
10. **Identify model farmers** and receive testimonials

Recommended organizations/ profiles for recruitment:

- UP-SRLM SHGs leaders (Sakhi Sahelis)
- VLE networks with presence in UP: Frontier Markets, Hesa
- FPOs: AEGF
- NGOs: PANI
- Local school teachers, Bank mitras

Days of engagement:

2 days per fortnight (~4 hours/ day)

- **Day 1:** for conducting meetings, interacting with WSHFs 1:1 through home-visits, onboarding for advisory or assisting access of digital service by lending own phones
- **Day 2:** for sitting at the women booth and engaging in sale of inputs, along with onboarding for insurance/ claims assistance post harvest

Solution concepts and recommendations

3 Individual resellers engagement model (2/2)



Awareness

Consideration

Onboarding

Engagement

Claims

Advocacy

Guiding principles for engagement:

- **Provide as much information as possible** about DeHaat to create legitimacy and build trust.
- **Include statistics/ figures to highlight DeHaat's reach** (presence in x states/ districts, y number of customers, z number of employees etc.)
- **Be transparent about roles, time of engagement** right from the initial contact (posters, 1:1 meetings with field team, phone calls etc.)
- **Add testimonials of existing field staff** (e.g., MEs who decided to partner with DeHaat) to highlight benefits of partnership, promote familiarity and credibility
- **Include website links, QR codes to DeHaat app/ products** etc. on collaterals to encourage independent exploration among interested candidates
- **Highlight financial incentive** including sales-based commission/ bonuses
- **Simplify call-to-action** by adding contact numbers on each collateral
- **Use terms like “experts”, “knowledgeable”, “popular”, “leaders”** as part of open call to attract women who are interested in being first movers/ improving social status in the village
- **Mention criteria including basic literacy, digital access and literacy** to weed out unfit candidates

Potential financial incentive:

- From our work with other partners in UP, we have learnt that VLEs, Sahelis (SHG leaders) in UP earn around INR 2000-3000 per month through micro-entrepreneurship in agri/ FMGC products, with the potential to go up to INR 5000-6000 after getting established



देहात परिवार का हिस्सा बनें!

ग्रामीण क्षेत्रों में 85% महिलाएँ कृषि में संलग्न हैं। हमारा उद्देश्य सभी महिला किसानों तक पहुंच बनाना और कृषि, पारंपरों और सेवाओं को सुलभ बनाना है।
हम साक्षर महिला की तलाश कर रहे हैं जो लाभ और वित्तीय प्रोत्साहन के लिए पुनर्विक्रयियों के रूप में हमारी कंपनी में शामिल हो सके।

आवश्यकताएँ:

- कार्यदिग्ध: सप्ताह में दो बार गांव के देहात केंद्र वृथां पर बैठने के लिए।
- घर का दौरा: अनुरोध के मामले में, महिला किसानों के लिए घर का दौरा करने के लिए तैयार रहना चाहिए। (तदनुसार मुआवजा दिया जाएगा)
- टेलीफोन हेल्पलाइन: गांव में महिला किसानों और देहात विस्तार टीम के बीच मध्यस्थ होना चाहिए।

पानना:

- बुनियादी शिक्षा: स्थानीय भाषा में पढ़ने और लिखने में सक्षम होना चाहिए।
- दिनचर्या साक्षरता: फोन चलाने का तरीका पता होना चाहिए और महिला किसानों को जोड़ने में सक्षम होना चाहिए।

मुआवजा:
साप्ताहिक राशि और कमीशन के रूप में अतिरिक्त बोनस

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4

संपर्क में रहने की सलाह दें। किसी भी मामले में मदद करने का आश्वासन देकर विश्वास की भावना पैदा करें।

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हात में शामिल परिवार में आपका

हमारा उद्देश्य सभी महिला सेवाओं को सुलभ बनाना है।
लिखने के लिए कृपया नीचे

हैं। महिला को देहात लिए शक्ति से बोलें और लिए प्रोत्साहित करें।

हमें में महिलाओं को के सकारात्मक प्रभाव

ओं तक पहुंच खेती के स्थाहित करने के लिए जोर दें।

स्पष्ट हैं। फोन नंबर, स्थिति में उन्हें आपके

Solution concepts and recommendations

Individual resellers engagement model (collaterals)



Awareness

Consideration

Onboarding

Engagement

Claims

Advocacy



देहात परिवार का हिस्सा बनें!

ग्रामीण क्षेत्रों में 85% महिलाएं कृषि में संलग्न हैं। हमारा उद्देश्य सभी महिला किसानों तक पहुंच बनाना और कृषि परामर्श और सेवाओं को सुलभ बनाना है।

हम साक्षर महिला की तलाश कर रहे हैं जो लाभ और वित्तीय प्रोत्साहन के लिए पुनर्विक्रयियों के रूप में हमारी कंपनी में शामिल हो सके।

आवश्यकताएं:

- कार्यदिनस: सप्ताह में दो बार गांव के देहात केंद्र वृधों पर बैठने के लिए।
- घर का दौरा: अनुसंध के मामले में, महिला किसानों के लिए घर का दौरा करने के लिए तैयार रहना चाहिए। (तदनुसार मुआवजा जाएगा)
- टेलीफोन हेल्पलाइन: गांव में महिला किसानों और देहात विस्तार टीम के बीच मध्यस्थ होना चाहिए।

पात्रता:

- बुनियादी शिक्षा: स्थानीय भाषा में पढ़ने और लिखने में सक्षम होना चाहिए।
- डिजिटल साक्षरता: फोन चलाने का तरीका पता होना चाहिए और महिला किसानों को जोड़ने में सक्षम होना चाहिए।

मुआवजा:

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हमसे जुड़ें! अधिक जानने के लिए इस नंबर पर कॉल करें
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महिला पुनर्विक्रयियों के रूप में देहात में शामिल होने के लिए धन्यवाद! हम परिवार में आपका स्वागत करते हैं!

ग्रामीण क्षेत्रों में 85% महिलाएं कृषि में संलग्न हैं। हमारा उद्देश्य सभी महिला किसानों तक पहुंच बनाना और कृषि परामर्श और सेवाओं को सुलभ बनाना है।

इन महिलाओं के प्रति हमारे दृष्टिकोण को ध्यान में रखने के लिए कृपया नीचे दिए गए निर्देशों को पढ़ें। शुभकामनाएं।

- 1 परिचय:** अपने परिचय, नाम और अपनी नौकरी से शुरुआत करें। महिला को देहात और उसकी सेवाओं के बारे में बताएं। उन्हें शामिल करने के लिए शांति से बोलें और जिज्ञासा और वैधता पैदा करने के लिए उन्हें संदेह दूर करने के लिए प्रोत्साहित करें।
- 2 सबूत और प्रशंसापत्र:** कई राज्यों में देहात की उपस्थिति के बारे में महिलाओं को जानकारी दें। देहात ने अन्य किसानों की कैसे मदद की है, इसके सकारात्मक प्रमाण दें। उन्हें परिवार का हिस्सा बनने के लिए आमंत्रित करें।
- 3 विशेषज्ञ और लाभ:** इस बारे में बात करें कि कैसे देहात सेवाओं तक पहुंच खोती के बारे में उनके ज्ञान का निर्माण कर सकती है। भागीदारी को प्रोत्साहित करने के लिए अपने-अपने गांवों में विशेषज्ञ, नेता और रोल मॉडल बनने पर जोर दें।
- 4 कॉल टू एक्शन:** ऑनबोर्डिंग के दौरान अपने चरणों के बारे में स्पष्ट रहें। फोन नंबर, एसएमएस के साथ उनकी मदद करें और किसी भी संदेह की स्थिति में उन्हें आपके संपर्क में रहने की सलाह दें। किसी भी मामले में मदद करने का आश्वासन देकर विश्वास की भावना पैदा करें।

देहात[®]
वीज से बाजार तक

(Left) Pamphlet to attract women resellers to Dehaat
Training pitch for the women resellers.

Solution concepts and recommendations

3 Future opportunities

Implementing these solutions and recommendations in the pilot go-to-market strategy will increase awareness and uptake of the insurance and advisory products among women farmers in target districts in the short term. As awareness and uptake builds, DeHaat might consider exploring more solutions to tackle the barriers faced by women in accessing these services and additionally meet their aspirations to use these services.

ADVISORY

- Partner with other expert institutions to teach digital literacy, which would consequently allow the women to make use of the digital services and channels for wider reach and engagement.
- Partner with other institutions to provide financial literacy and education, which would empower women to better manage personal, family and farm finances.
- Partner and collaborate with state government initiatives to promote healthy farming and literacy around farming advisory.

INSURANCE

- Increase field sales force (women resellers and extension team) through partnerships with local aggregators to reach more women farmers in underserved villages and districts
- Introduce other forms of insurance that are beneficial to the women and their families to increase adoption and the perception of family safety, such as family health insurance.



“It would be useful to have sessions that simply teach us all the features of a phone.”



THANK YOU!

Mercy Corps A4W: India DeHaat

HCD research learning report

Sep 2022