

A photograph of a group of women and children in a rural village setting. The women are wearing colorful saris (blue, yellow, red, and pink) and some are carrying infants. Several young children are standing in the foreground. The background shows traditional thatched-roof huts and lush green trees under a cloudy sky.

Mercy Corps AgriFin India for Women

Identifying solutions for women smallholder farmers to increase uptake and usage of advisory and insurance services: A case study of Uttar Pradesh

February 2023

The objective of this research is to understand the go-to-market strategy for advisory and insurance products for women farmers

For the A4W program, **Dalberg conducted a human-centered design research** and qualitative survey collaboration with Mercy Corps AgriFin and an agri-tech organization, DeHaat, to understand the needs and challenges of women smallholder farmers in Uttar Pradesh, India, in uptake and adoption of advisory and insurance services and leverage those insights to develop the optimum go-to-market strategy for improving the usage of advisory and insurance products for them. Despite the significant contribution of women farmers in the agricultural value chain, their participation in the advisory and insurance uptake is low because of a lack of awareness and capacity building.

This study covers the insights around the identification and prioritization of user profiles of women farmers based on the demographics and decision-making authority, understanding their needs, and leveraging the optimum channels of communication with the right messaging. Recommendations, as part of the go-to-market strategy, involve developing women and family-centric marketing collaterals, organizing farmer group meetings for women and couples, and reaching out to women farmers through multiple channels, including WhatsApp bots, women-run booths, and IVRS. The study outcomes are being tested through an on-ground pilot, initiated in October'22, in 10 districts of Uttar Pradesh, and the learnings from the pilot will be shared in subsequent learning documents post March'23.

Since the study is focused on Uttar Pradesh, the learnings might be applicable in similar geographies. Additionally, this study focuses on a niche segment, i.e., women smallholder farmers and their adoption of advisory and insurance services the learnings can correspondingly be extrapolated for other financial services.

Contents

- 01 Problem Statement and Research Methodology
- 02 Segmentation: Insights and Recommendations
- 03 Value Proposition: Insights and Recommendations
- 04 Execution: Insights and Solution Concepts
- 05 Case Study

01 Problem Statement & Research Methodology

Problem Statement

1 Relevance of Problem Statement: Access to resources and services limited for women farmers despite their significant role

Women smallholder farmers are playing an increasingly important role in agriculture...



Agriculture is a dominant sector in India's economy; **small and marginal farmers** operate >80% of farm holdings. **Nearly 57% of agricultural labor and 28% of cultivators in India are women**¹



Male outmigration to cities has increased women's responsibilities and decision-making power in agricultural value chain



Studies show that if women farmers used the same level of resources as men on the land they farm, they would **achieve the same yield levels since the yield gap between men and women averages around 20–30 percent**.²

...however, their access to financial and advisory services (among other things) is limited

- Farmers face barriers to accessing **low-cost and timely credit** and **market linkage (input and output)**. Additionally, women face **challenges in understand and accessing insurance offerings because of a complex concept and claim process**.
- Furthermore, women (13%) own significantly less land than men (87%)³. This impedes their ability to source **credit and collateral-based services**.
- There are fewer **agri-literacy services** for women, and most initiatives **target men**. This leads to limited say for women in decision making

Research Scope and Learning Agenda

Scope: How can agri-tech players modify their Go-to-market strategy to increase the uptake and usage of the advisory and insurance products for Women Small-Holder Farmers (WSHFs)?

Dalberg conducted an HCD research using a diverse range of methods to surface the drivers and barriers to insurance and advisory uptake and usage. The team focussed on the four key research themes, the understanding of which helped shape the go-to-market strategy of these products.

Customer Profiling

- 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 what are the emerging profiles of women farmers

Customer needs and value proposition

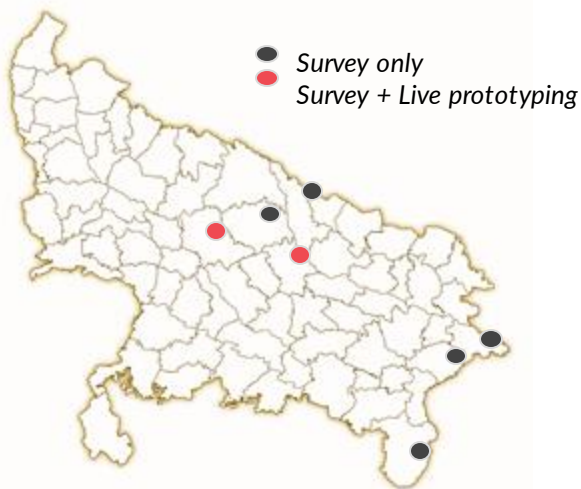
- Unpack WSHFs awareness, needs, challenges and perceptions on advisory and insurance products to determine how these can be better positioned
- Understand the value proposition of advisory and insurance products for different profiles of WSHFs

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

Research Locations and Methods

We used a mix of HCD methods to engage various segments of WSHFs and other players in their ecosystem and engaged with a total of approximately 180 farmers. These methods included small group discussions, 1:1 in-depth interviews, co-creation sessions and rapid semi-structured surveys.



We conducted HCD activities in Hardoi and Barabanki districts of Uttar Pradesh and deployed rapid semi-structured surveys in Harodi, Ghazipur, Barabanki, Balia and Sonbhadra districts of Uttar Pradesh



Group Discussions

We conducted 12 GDs with an average participation of 7-8 members to get a foundational understanding of their current awareness and usage patterns



In-Depth Interviews

We conducted 10 IDIs with various stakeholders in the ecosystem of WSHFs, including their husbands, and children as well as micro-entrepreneurs that run local agricultural input shops



Co-creation and live prototyping

We used the early insights emerging from foundational research, co-creation and early testing of the GTM strategy to refine our concepts and retested them in the later phase of our research sprint with the WSHFs

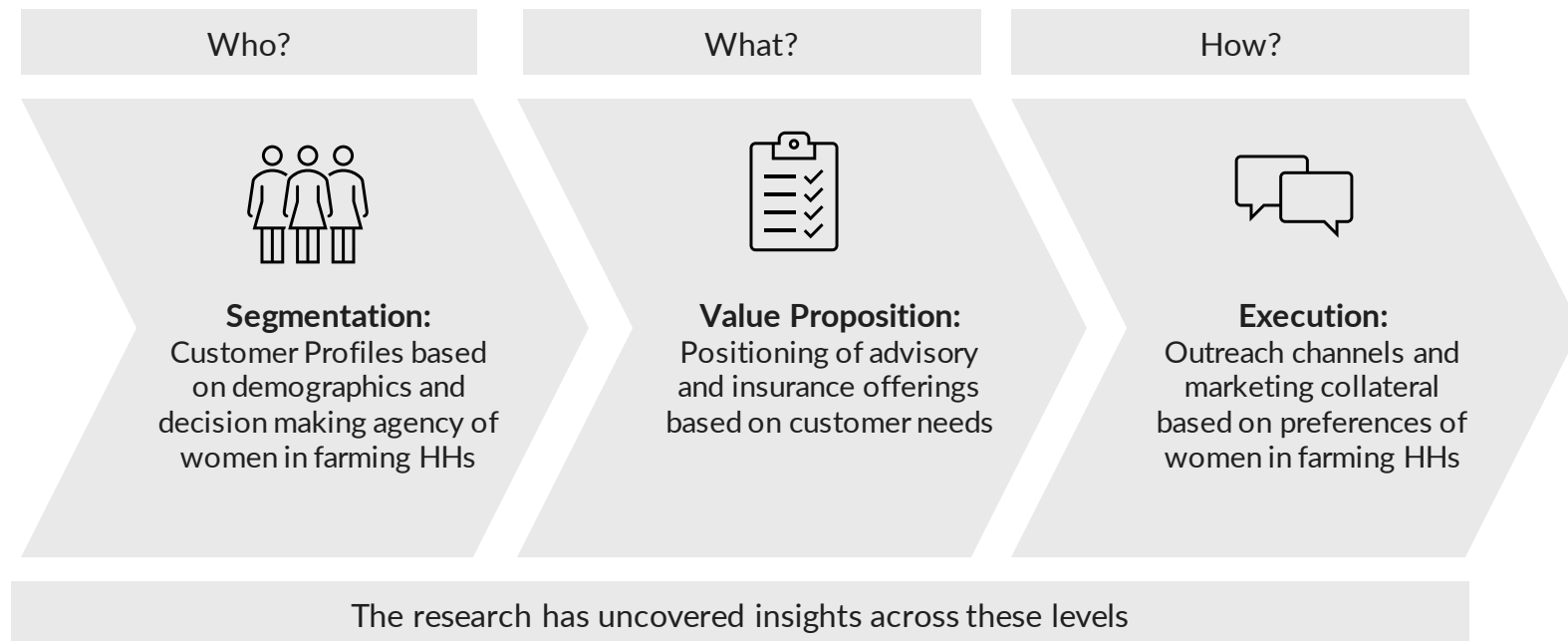


Rapid qualitative survey

Dalberg partnered with an agri-tech organization, DeHaat and co-designed short qualitative surveys for 104 WSHFs to provide actionable insights and recommendations for the current go-to-market strategy

Elements of the GTM framework

The research involved developing an understanding of certain aspects of the GTM for advisory and insurance products





02

Segmentation:
Insights

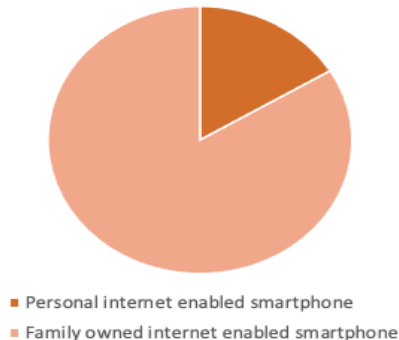
Demographics

Digital Access and Literacy

Limited digital access and literacy: Phone usage among older women above 30 is **limited to receiving or accepting calls**. While for younger women, **smartphone ownership includes accessing social media platforms**. 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: 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 PHONE

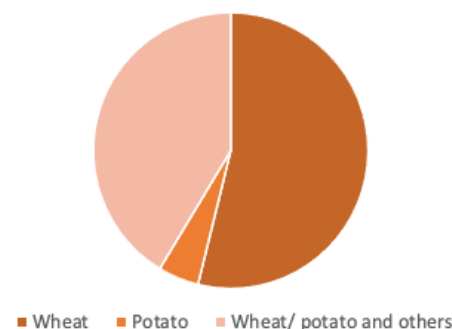


Land Ownership and Income Sources

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 and each family grows 2-3 crops in a year. When in need, WSHFs in the lower SES reported doubling up as labour to save on money.

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.

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



“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

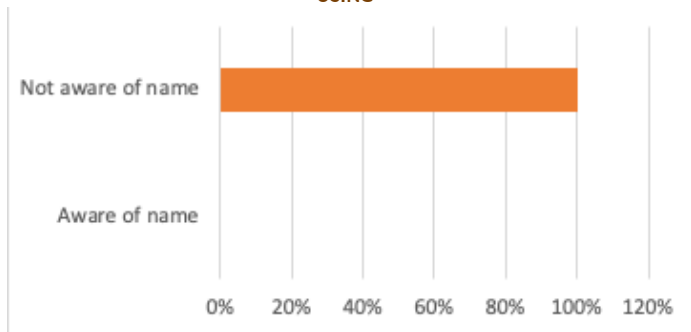


02 Decision Making

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
- Most WSHFs reported that they **provide labor 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"**
- 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



Ecosystem level determinants

- Based on gendered social norms, farming is strictly perceived to be a man's job, and there are no visible incentives for women's participation in farming, leading to low motivation for them to get involved
- Women have limited access to farm shops due to 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, discouraging many women from visiting the shops.
- Limited efforts are being made to educate WSHFs 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

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.



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.



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.

Awareness of
digi-farming
services

LOW

LOW

LOW

Enabling
environment for
access and uptake

HIGH

LOW

LOW

Willingness to
explore

HIGH

HIGH

LOW

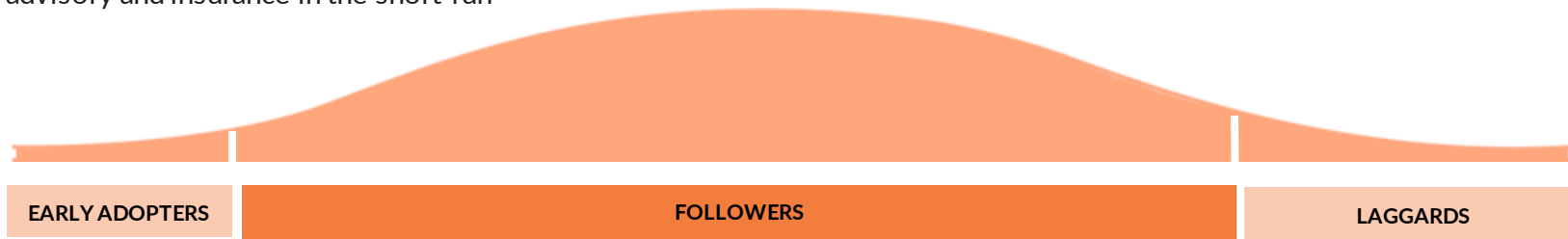


02

Segmentation:
Recommendations

Emerging user profiles: Focus Priority

Out of the 3 identified profiles, recommendation is to initially target the Early Adopters and the Followers for the uptake of advisory and insurance in the short-run



- **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.*

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

Refer to the appendix for detailed illustrated user journey



1. Awareness

2. Consideration

3. Onboarding

4. Engagement

5. Claims

6. Advocacy

Advisory

- 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

- Customise advisory to identified topics of interest
- Bundle insurance education with advisory to communicate the terms and conditions, eligibility and difference between paid and free insurance

- Prompt women to register for regular advisory
- Register women for advisory during SHG and extension meetings

- 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

- Communicate step by step claims process through digital posters and messaging sent via social media and messaging apps like WhatsApp

- Encourage early adopters to share testimonials in extension meetings or on WhatsApp groups
- Provide social incentives to early adopters who use the service regularly, and record their testimonials.

Insurance

- Awareness outreach via existing SHG and extension meetings, led by women resellers to introduce insurance service.
- Marketing collateral sent via digital information channels.

- 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

- Register WSHFs for free & paid insurance from the onset
- Provide dedicated booths/lines operated by women MEs to serve women at the retailer stores.
- Market 'hyperlocal' feature to women which provides insurance registration option

- 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

- Provide claims support / grievance redressal via a WhatsApp bot or IVRS helpline

- 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

- Awareness posters
- Extension/SHG meeting guidelines

- Value proposition & T&Cs digital posters
- Text message nudges

- Remodelled DCs
- App-enabled insurance registration

- Text message reminders
- Extension meetings

- Claims process digital posters
- WhatsApp bot

- Video testimonials

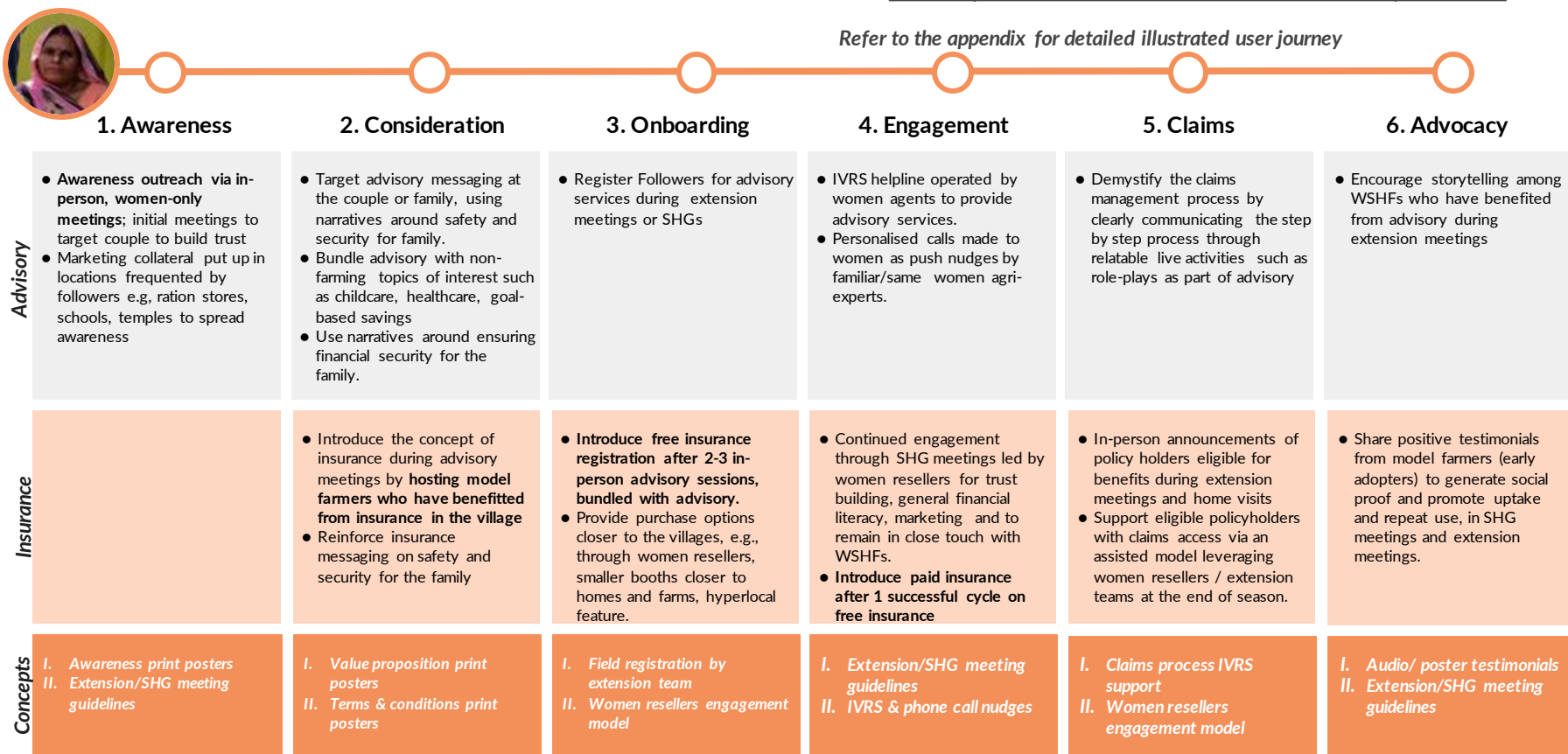
Followers: User journey map

KEY CONSIDERATIONS FOR FOLLOWERS:

P. 17

- 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

Refer to the appendix for detailed illustrated user journey





03

Value Proposition:
Insights

Customer needs about 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.

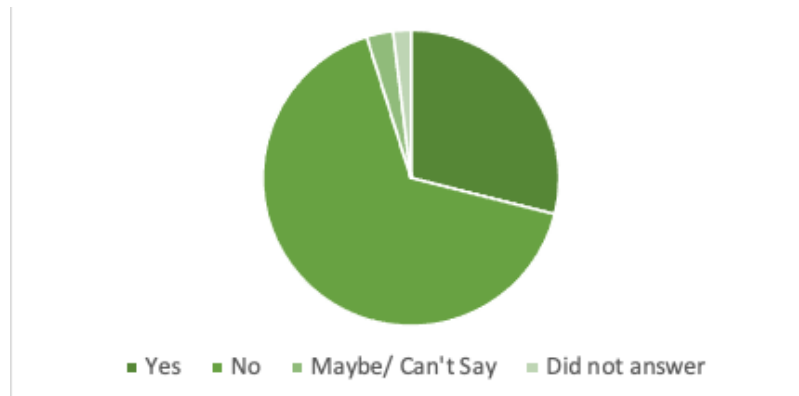
Limited access to external advisory and social proof

- 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)



“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



“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

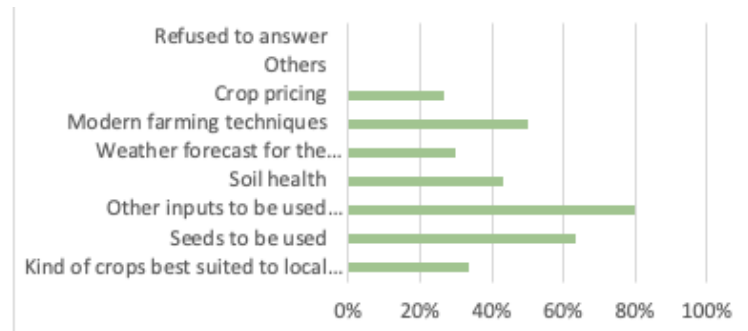


Customer needs

Aspirations for targeted advisory services

- Despite low awareness of external advisory services, women expressed high interest in exploring farming advisory once made accessible to them. 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
- There is **an interest in instant practical advisory** for pressing problems, than gaining didactic knowledge over a long period
- **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

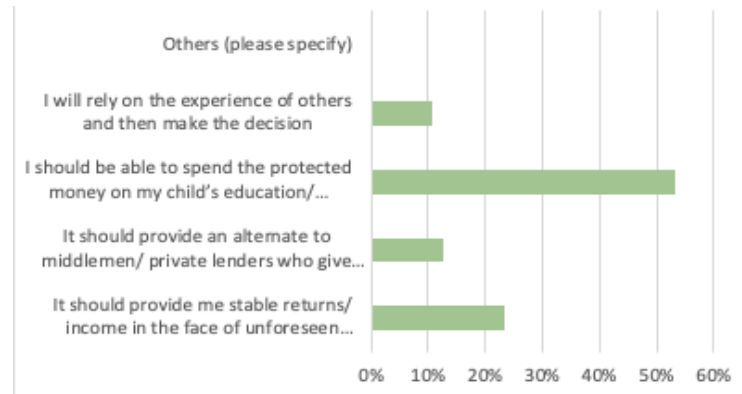


(GRAPH SOURCE: RAPID QUALITATIVE SURVEY CONDUCTED BY DALBERG AND DEHAAT; N = 104 WSHFs)

Aspirations for accessible insurance

- Many WSHFs do not know who to trust to access insurance
- Organizations can **leverage the free insurance option and focus on a smooth onboarding process to increase access**
- Bundling insurance with advisory services will ensure regular contact and trust building as WSHFs can leverage these channels if they need support in the claims process.
- **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



Value Proposition: Recommendation

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 the organization.

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/ 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.

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.

Illustrative

देहात
कौज 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।

देहात फसल बीमा से संबंधित जानकारी के लिए पर कॉल करें

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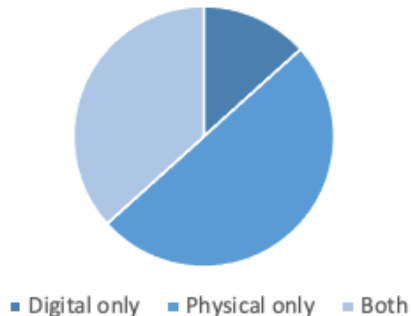
Execution:
Insights

Messaging and channels: Meetings and Helplines

Women-only physical meetings

- Most WSHFs feel in-person, women-only meetings are a trusted avenue to learn and seek information, preferring to be invited to such gatherings in afternoons and informed well in advance
- Most WSHFs said they are more open to asking questions and stating their apprehensions when another woman is speaking
- The WSHF prefer that their husbands be invited to initial advisory meetings to help build trust in the case where their husbands are skeptical of the meeting objectives

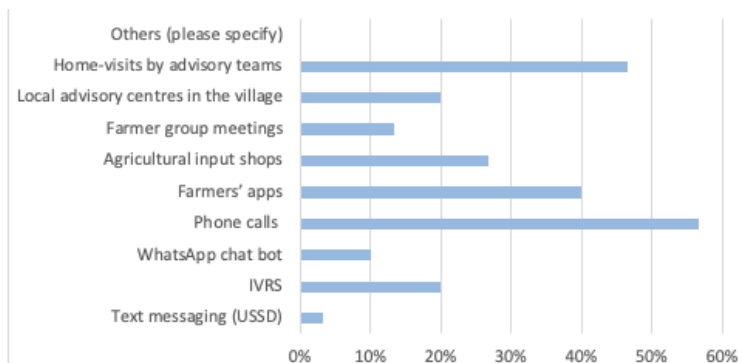
AMONG CHANNELS OF ACCESSING FARM SERVICES, 50% WSHFs PREFERRED PHYSICAL CHANNELS IN COMPARISON TO ONLY 13% WSHFs PREFERRING DIGITAL CHANNELS



Personalized helplines

- IVRS and personalized phone calls with a woman executive 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 as a digital channel is a preferred means by women who have basic levels of digital literacy and access to their phones or by women who feel 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





“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 ghoonghat 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



“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: 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.

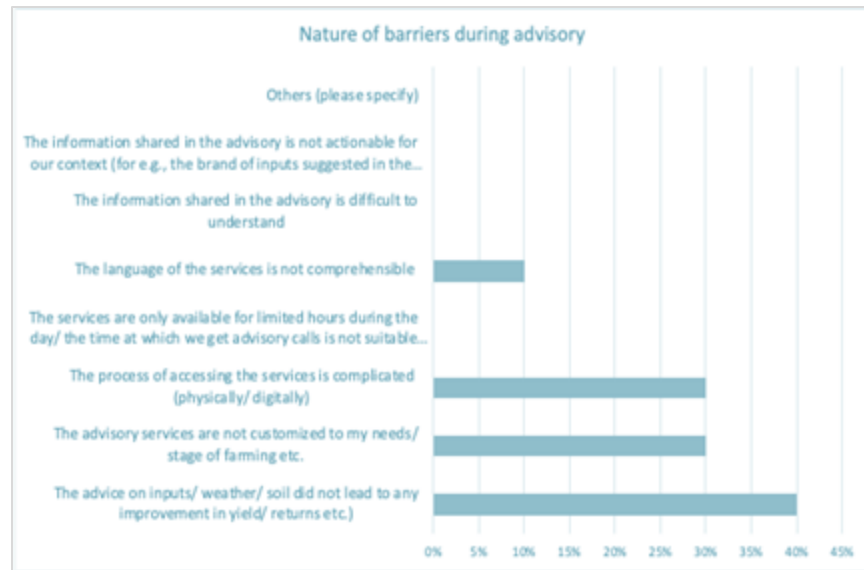
Preferred content delivery formats

- 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.

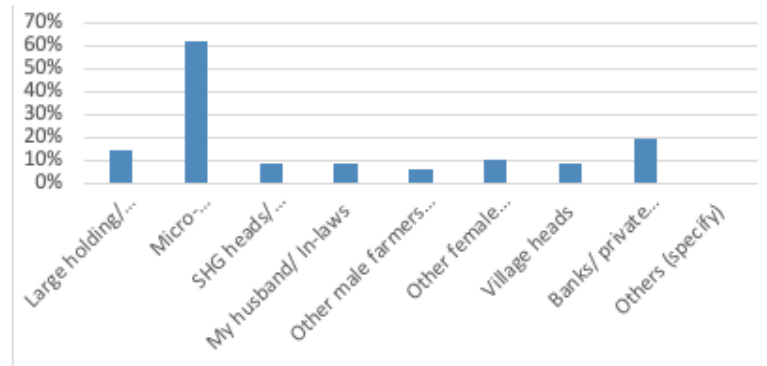
Reinforcing information through other women

- 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)

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.

Illustrative



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



04

Execution:
Solution Concepts

Messaging



Marketing Posters

Women centric awareness generation posters can be used to market services to women in the village, highlighting women-led WSHFs extension meetings, women-operated IVRS helpline and dedicated women booths operated by women MEs and local women resellers

- 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
- **Use illustrations that resemble women farmers**, keeping **the language of content simple**, colloquial and action-oriented
- **Provide contact numbers** of the local reseller/ extension officer/ women helpline **as well as testimonials** with every collateral for ease of access, clarification of questions



Insurance Terms Messaging

Posters (including digital versions) can be installed in areas frequented by WSHFs 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

- **Clearly mention terms and conditions** and steps for onboarding to build trust
- **Create family narratives showing benefits to children's** needs and development
- **Illustrate a family instead of just the woman farmer** to support the family narrative
- **Use fear-based messaging**, elevate protection from income losses due to perils
- **Bundle with advisory** by providing contacts of women extension team/ helpline



Claim Management Messaging

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.

- Messaging around claim management **must be done from consideration stage and not at the end** to encourage informed decision making
- **Clearly mention eligibility criteria** for accessing claims to build trust and avoid feelings of "being cheated"
- **Provide a visual process** with illustrated steps for ease of following
- **Clarify the recipient for the insurance amount** in case of sharecroppers
- **Mention required documentation** and place of submission (nearest bank)
- **Emphasize woman extension officer/ reseller** as ongoing point of contact, to build trust and bundling with advisory

“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.



4 Extension Support



Extension Meetings

Progressive awareness generation and engagement including a background of the company, input shops, services and channels of accessing them.

- **Invite couples for initial meetings** to build trust and get husband's buy-in
- **Send out personalized invites at least a week in advance** detailing the date, time, venue and agenda
- **Schedule sessions in the afternoon** for maximum participation
- **Consistent meetings at short intervals** conducted by **same extension officers** to build trust
- **Demonstration** of services through role-play, live testimonials from Early Adopters, assisted free trials etc.
- **Non-farming topics of interest** : 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



Women Extension Team

The women extension team would be experts with a degree in agriculture to conduct **extension meetings** 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 visit the villages and execute extension meetings.

- **Schedule and conduct extension meetings with women and couples** to introduce them to the services (for e.g., start with advisory, then insurance in the later meeting etc.)
- **Onboard WSHFs** who have access to smartphones (early adopters) during the meetings
- **Coordinate with women resellers** for assistance in onboarding WSHFs without personal smartphones
- **Be available for any challenges faced** by the woman reseller in executing daily activities



Individual Resellers

Some women in the community can be identified to become local resellers who would be **influential women having mobilization power due to tie-ups with existing aggregators**.

- **Should join extension meetings/ leverage any existing meetings** run by them (for e.g. SHGs) to assist WSHFs without digital access in accessing offered services and provide grievance redressal on a 1:1 basis
- 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
- Resellers will be compensated by the organization 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.

4 Channels



IVRS and Helpline

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 and for **pull**, WSHFs will also **receive periodic calls from these women agents**.
- **Personalize the communication by using recipients' names** at the start of the call and **include general conversation on household matter** during communication with women to build rapport faster
- **Ensure same woman agent on the other line**, to whatever extent possible, to build familiarity and trust
- Pre-recorded calls for insurance and claims messaging should also be in the voice of a woman



WhatsApp Bots

WhatsApp Bots can be used to communicate with the Early Adopters, given that they have access to personal smartphones and higher digital literacy for promotional nudges, advisory service and insurance related messaging (OTP-registration, confirmation of purchase, eligibility announcement, status of reimbursement)

- **Introduce WhatsApp bot** during extension meetings, including and **end-to-end demo**
- **Personalize the messaging** by including names of the onboarded women and language simple with illustrations
- **Share a WhatsApp bot acknowledgement** immediately after onboarding to encourage women farmers to explore the service
- **Make the landing page descriptive** (company name, branding etc. to aid recall)
- **Provide option to rate the user experience** for building credibility



Mobile Women Booths

Women booths called Pink Booths for servicing only WSHFs should be centrally 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 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
- Women booths can also be leveraged for awareness generation by adding posters or testimonials
- **Invite the female ME** in the initial extension meetings to build familiarity and rapport
- **Ensure 12 - 4 PM as operational hours** to accommodate peak foot-fall by women farmers who are home and free at that time

Illustrations

देहात
बीज से बाजार तक

देहात आपका स्वागत करता है!

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

इस सत्र में, हमारी बीज बुनियादी ढांचे 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 आज्ञा करते हैं।

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

आज ही अपने पड़ोसी देहात के घर पर अपना देहात की बुनियादी ढांचा बनाएं।

अधिक जानकारी के लिए हमें कॉल करें
1800-1036-110

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

देहात महिला कृषि विशेषज्ञ
महिला केटिडर टेक्नालॉजी
किसान महिलाओं की बैठक

महिलाओं के लिए गुणवत्तापूर्ण
महिला मुद्रा उपकरण
महिला पुर्निक्रम

आज ही अपने पड़ोसी देहात के घर पर अपना देहात की बुनियादी ढांचा बनाएं।

अधिक जानकारी के लिए हमें कॉल करें
1800-1036-110

देहात
बीज से बाजार तक

सुरक्षा पहले, खेत और परिवार दोनों के लिए

देहात द्वारा प्रदान किए जाने वाले दो प्रकार के फसल बीमा

महत्वपूर्ण सूचना

बीमा एक निश्चित राशि है, आपकी फसल के प्रकार और फसल के प्रकार के आधार पर।

आप फसल बीमा किसी भी समय के लिए कर सकते हैं।

फसल बीमा कृषि उत्पाद के बाजार के लिए फसल है, न कि खेत के बाजार के लिए।

बीमा बीमा के बाद देहात आपको अपने बीमा के बारे में अधिक जानकारी देगा।

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

देहात परिवार का हिस्सा बनें!

आज ही अपने पड़ोसी देहात के घर पर अपना देहात की बुनियादी ढांचा बनाएं।

इस सत्र में, हमारी बीज बुनियादी ढांचे 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 आज्ञा करते हैं।

आपका परिवार:

- आपका परिवार, आपका घर में दो बच्चे के देहात के लिए फसल बीमा के लिए।
- आपका परिवार, आपका घर में, महिला किसानों के लिए फसल बीमा के लिए फसल बीमा के लिए। (अनुसूचित जाति और अनुसूचित जाति के लिए)
- आपका परिवार, आपका घर में, महिला किसानों और देहात किसान टीम के बीच फसल बीमा के लिए।

फसल:

- आपका परिवार, आपका घर में, फसल बीमा के लिए फसल बीमा के लिए।
- आपका परिवार, आपका घर में, फसल बीमा के लिए फसल बीमा के लिए।

फसल:

आपका परिवार, आपका घर में, फसल बीमा के लिए फसल बीमा के लिए।

देहात
बीज से बाजार तक

हमसे जुड़ें: अधिक जानने के लिए इस नंबर पर कॉल करें
+91 9876543210

Marketing posters keeping the language simple and sharing contact details with family/women-centric illustrations



05

| Case Study

DeHaat provides end-to-end solutions to the farming community



Organization Description:

DeHaat, founded in 2012, is an agriculture technology company that provides a multitude of **technological solutions** to farmers in India. Their vision is to improve farmer incomes by providing cost-efficient bundled services. These services range from **providing access to quality inputs to market linkages for selling farmer products**. These are primarily enabled through a mobile application. DeHaat services also serve **micro-entrepreneurs** and **institutional buyers (~6% of micro-entrepreneurs are FPOs)**. A **franchising model** allows budding micro-entrepreneurs to set up '**DeHaat Centers**' through which farmers can access inputs and advisory services. Each DeHaat center caters to farmers within a circumference of 3-5 KMs. DeHaat offers its services to 1M+ farmers. Their vision going forward is to bring services to 5 million farmers by 2024.

Geographical reach



Present in 160+ districts across 10+ states

Services provided to women smallholder farmers:

- **Agricultural inputs:** the **DeHaat farmer app** allows farmers to doorstep delivery of inputs, including seeds, fertilizers, and pesticides
- **Agricultural outputs:** **Farm Plus**, DeHaat's online platform, eliminates the middlemen from the supply chain by connecting farmers directly to buyers. So far, *25 different types of commodities* have been sold via *8k+ orders*.
- **Advisory:** Farmers are provided **helpline support** on crop planning, disease detection, pesticide dosage, and best practices in local languages.
- **Agricultural finance:** **Credit-linked inputs** and **crop insurance** allow farmers to focus on cultivation without the hassle of accumulating significant funding within limited periods of time
- **Farm intelligence and yield prediction:** DeHaat uses **artificial intelligence (AI) to provide forecasts and early warning solutions** to benefit farmers and institutional buyers, predicting their yield and availability of quality produce by factoring in weather, pests, etc.

DeHaat plans to adopt a women centric GTM strategy

Unique approaches in their GTM strategy:

Physical touchpoints



DeHaat centers (DCs) are franchise stores that sell farmers inputs, inputs-linked insurance and also provide them advisory services.

- DeHaat plans to set-up women led booths to promote services and identify early adopters of DeHaat's services at a block level
- Free insurance coupons will also be provided to women farmers to be redeemed at DCs



Van campaigns raise awareness about products and services offered by DeHaat and promote farmer registrations

- DeHaat will develop family and women centric marketing collateral, to be shared during these campaigns
- Awareness will be created by women extension team members as well



DeHaat also runs **extension meetings** to raise awareness about offered services and share best practices

- DeHaat plans to run extension meetings for couples and women in presence of women extension team members
- DeHaat will also work with women re-sellers as the last mile delivery channel

Digital touchpoints



DeHaat farmer app and **Interactive Voice Response System** to enable women farmers to access offerings while sitting at home



Whatsapp bots to onboard farmers and resolve their day-to-day queries, along with sharing advisory content and free insurance coupons to women farmers



Micro Entrepreneurs app women farmers to capture gender tagging and coupon redemption apart from an option for MEs to share customized posters on women farmer incentives and inclusion with women farmers



Online campaigns and **text messages** allow DeHaat to increase penetration of their services within the farmer community as a family unit



THANK YOU!

Mercy Corps AgriFin India for Women

GTM Strategy for advisory and insurance services for WSHFs

February 2023

APPENDIX

Research Limitations

This engagement was undertaken in partnership with an agri-tech organization within a specific preferred geography. This coupled with the nature of data collection in our study, raises a few limitations that the reader must beware of:



Geography: This study was undertaken in 7 districts of Uttar Pradesh. Therefore, the learnings from this study might be most relevant to populations in similar demographics



Nature of study: While we conducted HCD activities to understand the nitty-gritty surrounding the adoption of services by WSHFs, we limited our interaction to the customers of one agri-tech organization and collected qualitative data



Scope of the study: The agriculture space in India is vast, involving multi-variate stakeholders. However, this study focuses on a niche segment, i.e., women smallholder farmers, and their adoption of advisory and insurance services



Data collection design limitations: Various biases need to be kept in mind when considering findings from interviews, including confirmation bias

Early adopters illustrated user journey



Female 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 offered services. 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.

(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

10

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

Followers illustrated user journey



Female 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 free Advisory

2

Meeting with female extension officer happens, accompanied by 1-2 early adopters that are already onboarded. Basic awareness generated around the organization, 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.

(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 the 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



10 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.