

Khushaal Zamindar

A platform for the Rural Masses

M Atique ur Rahman Siddiqi
Head of Content, Agri & Partnerships
Telenor Pakistan



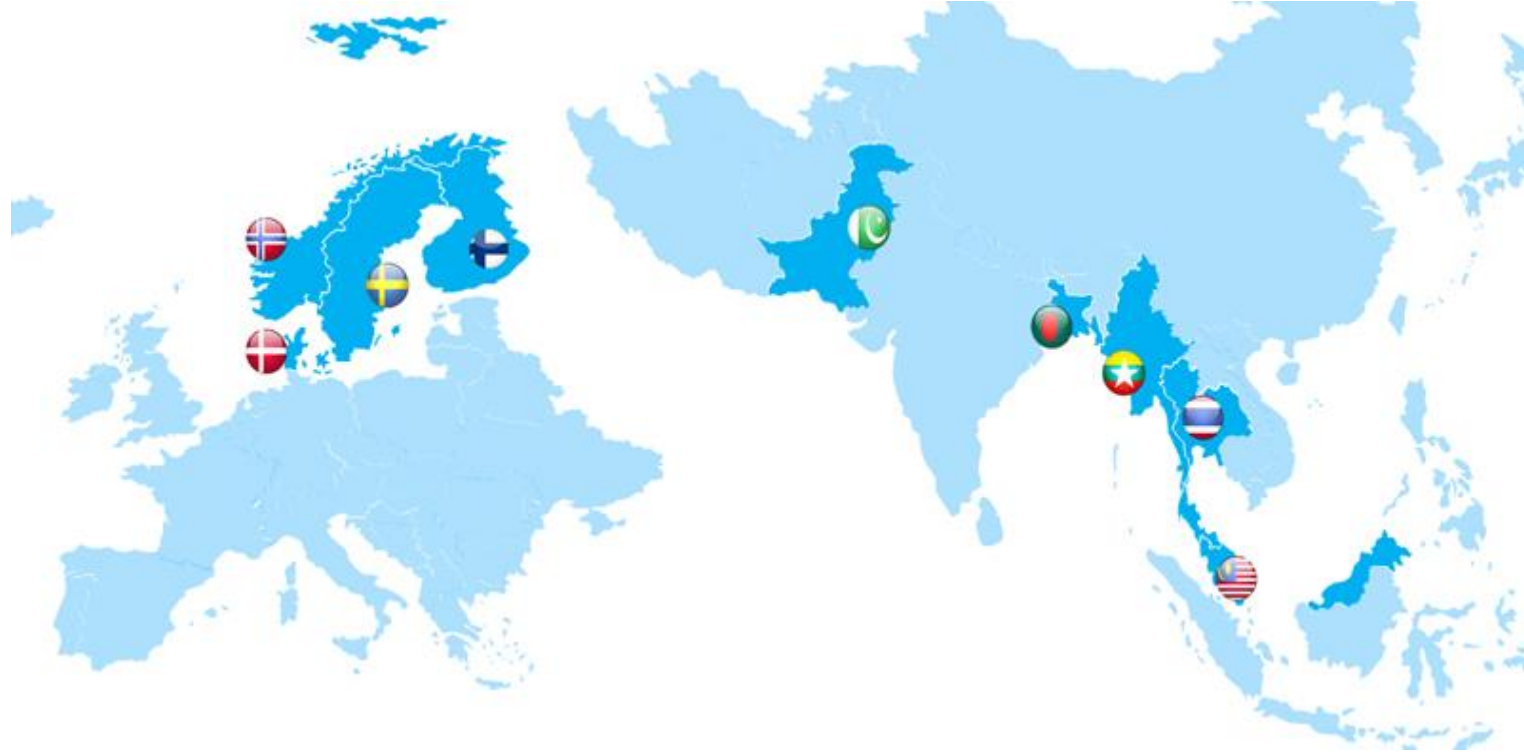
Telenor – Empowering Societies & Connecting you to what matters most



165 year history



9 markets worldwide



**180 Million
Subscribers**



**114 Billion NOKs
Revenue**

Telenor Pakistan – Brief Overview



**46 Million
Subscribers**



**#2 – 27%
Market Share**



**PKR 160
ARPU**



**Network of over
220,000 GSM
retailers &
franchises**

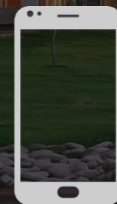


**19 Million
Data Subscribers**



**Basic
60%**

vs



**SP
40%**



**Rural
70%**

vs



**Urban
30%**

Empowering Societies

Emergency Response

1 Bn +

Early Warning SMS

DBR

1,100,000

Till date Registrations

SAFE INTERNET

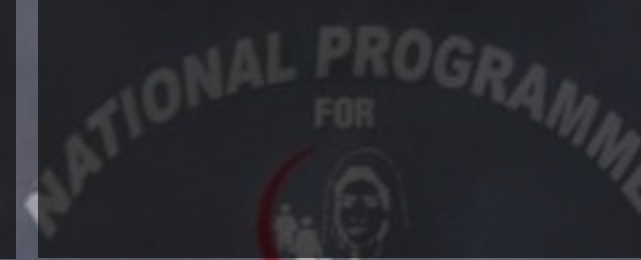
175,000

Target by 2020

500,000+

Students engaged for
SAFE Internet so far

mAGRI



Agriculture in Pakistan

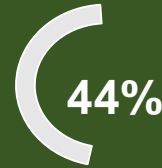
Agriculture Landscape



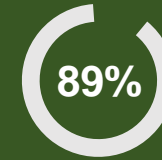
20% of GDP – \$ 60B
Actual estimate ~ \$ 100B*



\$ 34B annual
purchase of Ag
commodities



Workforce
Associated with
the Agri sector



Smallholder
Farmers of which
~ 65% subsistence

\$ 3.7B
exports

\$ 6.1B
imports

Key Challenges



Yields 50% lower
than to world ave.



40% wastage
due to post-
harvest losses



Farmers lack access
to:

- Latest Ag practices
- Reliable weather
- Market prices etc.



70% unmet
credit demand



Poor
Logistics. Only
600K tractors
for 8 million
farms

*As per SDPI estimates.

Why Agriculture?



**Aligned with vision
of empowering
societies**



**Strong
consumer
base**



**Potential for
high impact**



**New
Revenue
Stream**

How? – Customer at the center

Design thinking in action



How? – Build & test Hypothesis

Initial Hypothesis



Insights & Observations

1

Most trusted source of info is Agri extension

2

Limited access to & lack awareness of internet & devices

3

Middlemen are villains & exploit small farmers

4

Don't follow best agri practices because they lack expert knowledge & advice

5

Regional language is the most effective communication medium

1

Primarily rely on own exp, traditional knowledge, & behavior or high performing farmers

2

Rely on younger family members or influencers to get latest information & are aware of Smartphones

3

Prefer working with middlemen due to convenience, ease & personal interaction

4

Mostly aware of best practices but don't consider them actionable due to affordability

5

Understand Urdu but a general preference towards regional languages

How? – Develop User Personas

Attitudes & Behaviors

Hopes & Fears

Community Engagement

Access to Information

Farmers

1

Traditionalist

2

Experimenter

3

Receptive

4

Progressive

Middlemen

1

Traditional (Exploitative)

2

Progressive (Empathetic)

How? – Synthesis Data & Develop Insights

1 Influencers drive the value chain

2 Middlemen as Investors

3 Our Wives are more educated

4 My child will carry the legacy

5 Socially Upbeat

6 My Yield – A source of pride

7 Know my field than Yield

8 Seeing is believing

9 The Farmers' Code

10 On credit for convenience

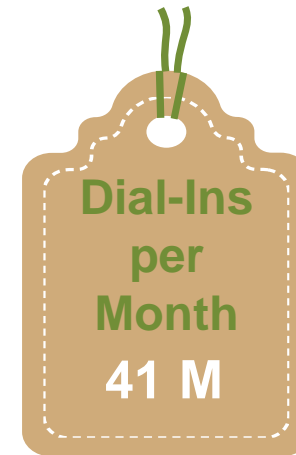
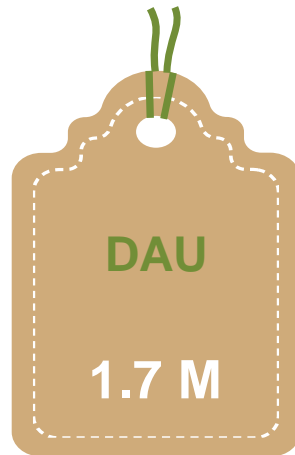
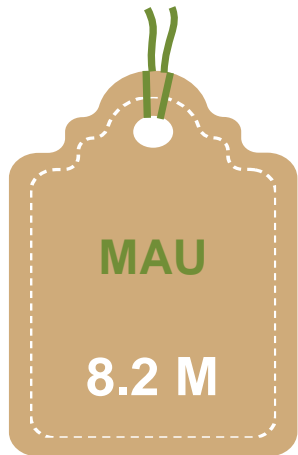
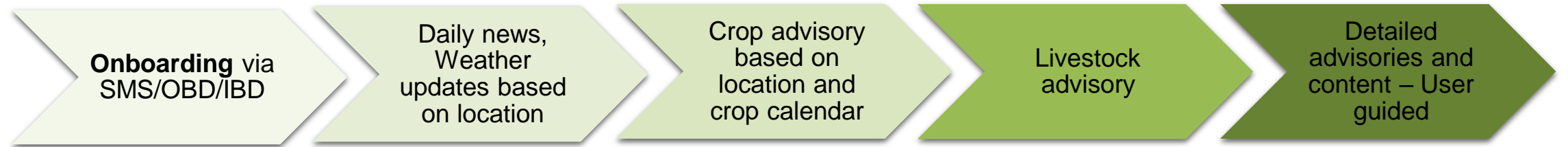
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FREE to Use
24/7

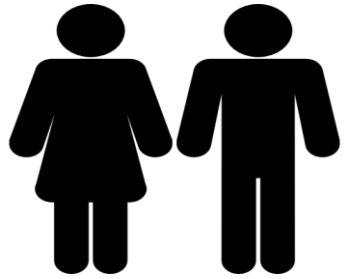
A FREE Agricultural Digital service providing localized weather forecasts, agricultural and livestock advisory helping farmers increase their livelihoods by staying informed



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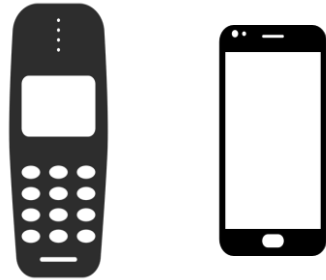
User Profile

Gender



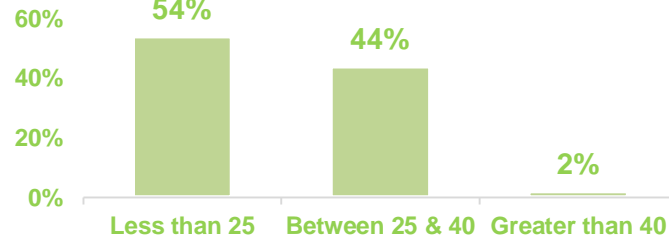
12% 88%

Phone

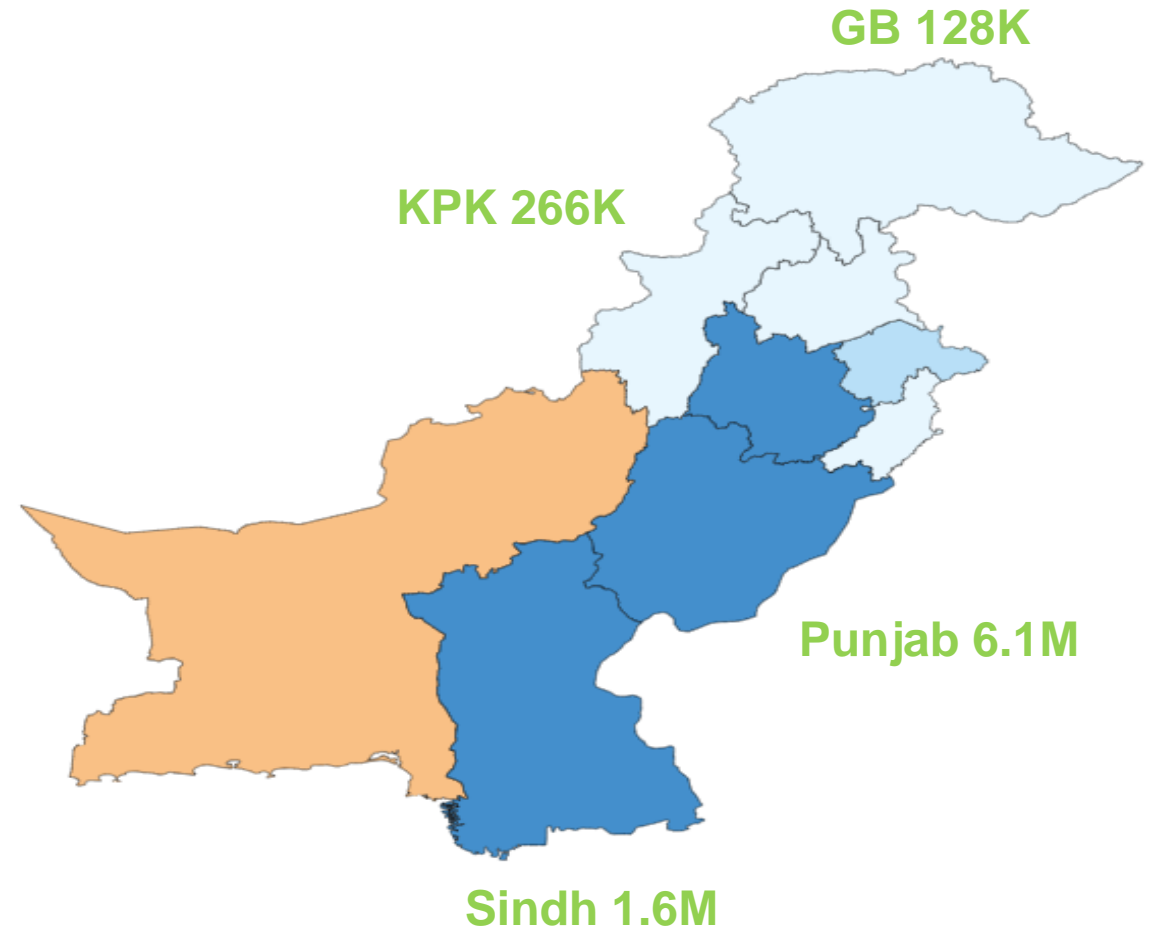


80% 20%

AGE



ARPU
PKR 135



Key learnings & Opportunities

- **Concept & Product development via Design**

Thinking

- **Collaboration & Partnerships are key**

- **Community influencers are key to awareness & adoption**

- **Content Stylization**

- **Augmentation of content - More than Agri**

- **Need for experts**

- **New geographies are unique**

- **Access to media dark regions / users**

- **Not just Agri but more – Platform**

Platform Portfolio

Advisories

- Khushaal Sehat
- Khushaal Maveshi
- Khushaal Kashtkaar



خوشحال
وطن

Infotainment

- Khushaal Radio
- Khushaal Nama
- Khushaal Raabtey

Insurance

- Khushaal Zindagi
- Khushaal Muhafiz
- Khushaal Aamdani
- Khushaal Tahaffuz

Khushaal Zamindar

Way Forward

1 Partnerships with Agri Businesses & Development Agencies

2 Launch across Pakistan – KPK & Balochistan

3 Scale Khushaal Watan App

4 Scalable Tech & Greater Data Driven approach

Thank You