

RELIEF POLICY

# IMPACT REPORT

ARTHIMPACT  
DIGITAL LOANS



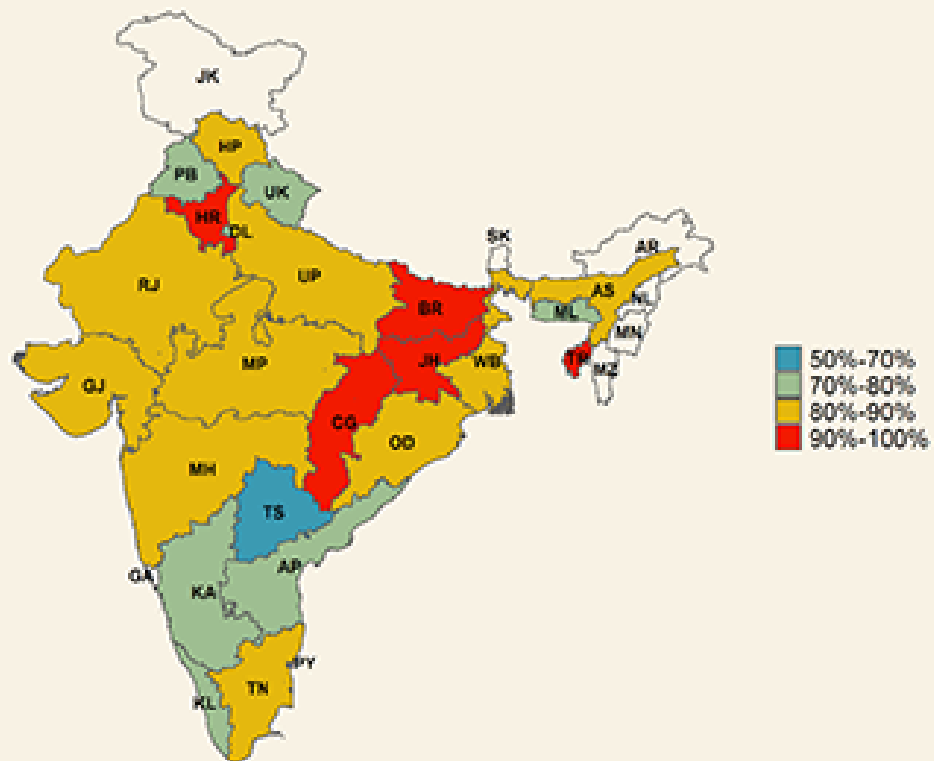
# INSIDE THE LIVES OF RURAL HOUSEHOLDS

## The distress among the lives of the lower income groups is multi fold.

- Families are in urgent need of **Food & Funds**
- Health and life are at greater risks with the outbreak
- Women have been reportedly having extra work load
- Employment loss has had a sharp and negative impact

## Some states have been hit harder

Proportion of households reporting income loss



Data source: CMIE CPHS. Shape files from Data(meet).

# 22%

had to sell  
livestock  
to cover up for the  
income losses

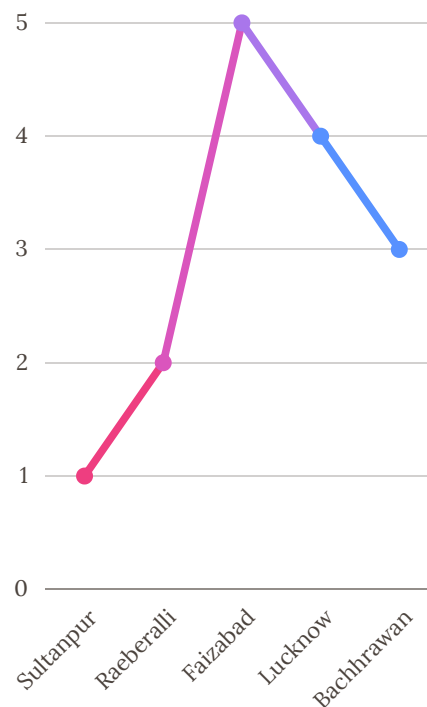
# 14%

mortgaged  
household items  
to arrange for money

The above survey was conducted in over **5,000** rural households, **50%** of which said they had reduced the number of times they were eating in a day. Rural households have seen disproportionately more distress than those in urban India during the lockdowns. Incomes have fallen at some **88%** of **rural households**, compared to **75%** at **urban households**.

# CUSTOMER EMOTIONS

In groups of 10, we conducted a small survey across 5 branches to understand the pain areas during the affected times. The graph shows the average no. of people out of 10 who were in urgent need of funds to sustain their businesses as well as livelihoods.

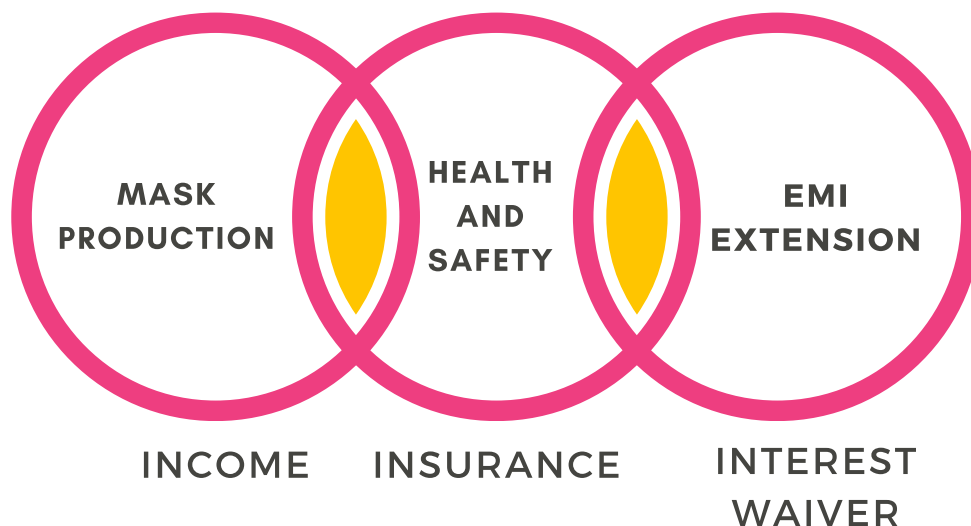


## SUPPORT BEYOND CREDIT

ARTH KALPATARU is a social welfare platform to provide last mile linkage to government welfare programs by converging all the information at a single point to achieve better access to development opportunities for our customers and the marginalized families. ARTH provides an end-to-end support to receive government sponsored social welfare services.

# IMMEDIATE ACTION PLAN

With the uncertainty on timelines and lack of information accessible in the rural communities, the key objective to offer relief to our customers was structured around 3 layers to absorb the pandemic shocks.



# CUSTOMER OUTREACH PROGRAMME

A MULTI-FOLD ENGAGEMENT CAMPAIGN DESIGNED TO ANALYZE THE IMPACT OF LOCKDOWN ON THE MICRO BUSINESSES AS WELL AS LIVELIHOOD'S OF OUR CUSTOMERS

- **LEVEL I (April 1st week):** Branch Managers' connect with our women entrepreneurs to measure the unpreparedness of customers on - current income sources; mouths to feed; sources to meet daily expenses; need for relief
- **LEVEL II (Mid-April):** Area Managers access the Level I data to assist and explain the designed repayment relief policy
- **Level III: (April end):** Confirmation call by the customer support team to record customer consent and assist on queries
- **Level IV (May 1st week):** Rewarding Insurance benefits to women who opted-out of the relief policy



# RELIEF RESPONSES

01

**PROJECT SURAKSHA:** District-level activity engaging women in face masks and shield production for distribution in the community. Supporting women with incomes of upto INR35,000/-

02

**CHATBOT KHUSHI:** AI-powered chatbot was made available to all the customers on their devices to assist on health and safety measures for the COVID-19 pandemic

03

**CROWDFUND:** Donor campaigns amongst the higher income groups to offer interest-free extension of tenure for repayments to ARTH customers.

04

**ARTH CHAMPIONS:** Women superheroes in all the districts took the lead in protecting their communities from the Virus. 0 COVID-positive cases reported so far from the families of ARTH women.

05

**EMERGENCY LOANS:** Loans of upto INR 50,000 to offer emergency funds to cope-up with the income-losses in both the rural and urban workers.





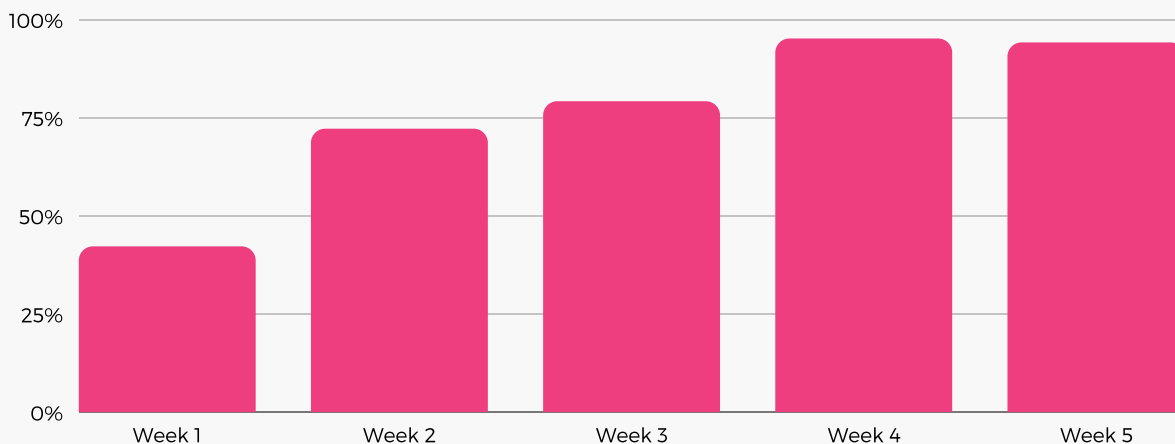
"ARTH HAS NOT ONLY EMPOWERED ME AS AN INDIVIDUAL BUT ALSO EXTENDED SUPPORT FOR MY FAMILY"  
- Shagun, Bachhrawan



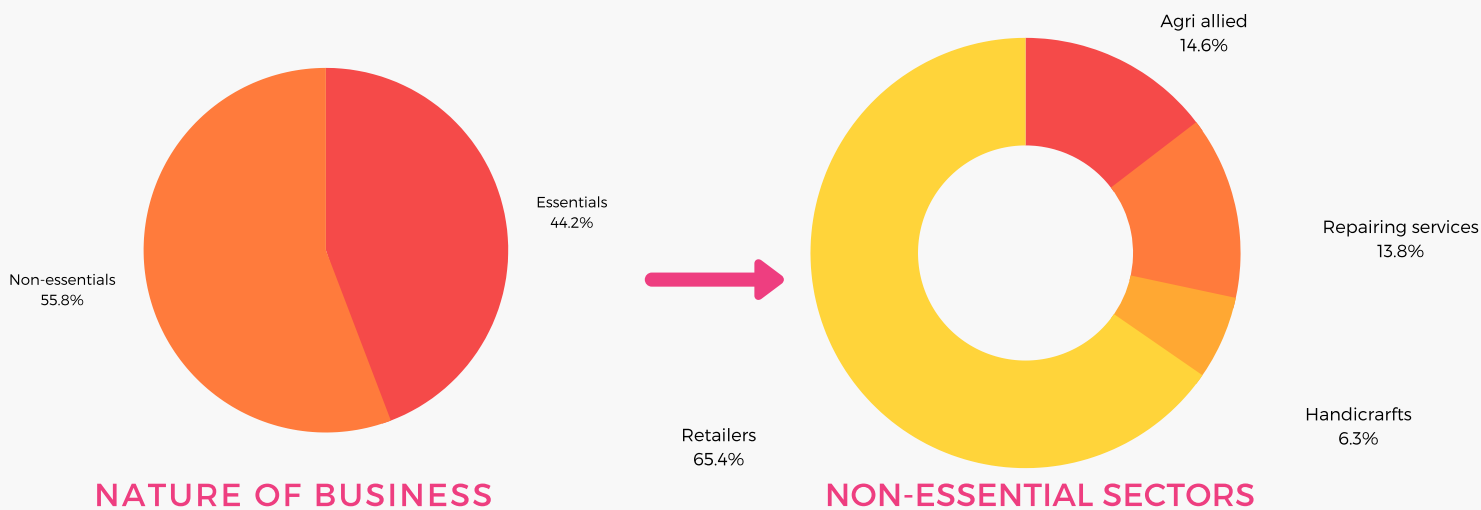
I'VE BEEN ABLE TO CONVERT MY PASSION INTO MY BUSINESS AND NOW I TAKE PRIDE IN TAKING CARE OF MY FAMILY'S EXPENSES  
-Sushila, Sultanpur



DURING TOUGH TIMES OF DEMONETISATION AND NOW THIS PANDEMIC, WE HAVE ALWAYS BEEN STRENGTHENED BY ARTH'S EFFORTS  
Seema, Pataudi



**POST LOCKDOWN CAPACITY BUILDING- REPAYMENTS TREND**





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