Sarthak

# KRISARTHAK: ENABLING FARMERS WITH FINANCIAL EDUCATION & COUNSELING SERVICES DIGITALLY

Implementation Phase:

**Cycle 2: August – October, 2023**

# CONTENT


1. Introduction 3
2. FEC (KRISARTHAK) CYCLE 2 Implement Summary (AUG-OCT 2023) 4
3. Cycle 2 Implementation Activities 5
4. Location Covered During 2nd Implementation Phase 6
5. Stakeholders 7
6. Team 8
7. Financial Education 9
8. Financial Counselling 12

    8.1. Cycle-2 Counselling Summary 12
    8.2. Financial Counselling-Key Finding 14
    8.3. Need for Implementing Financial Counselling Process 16
    8.4. Two Levels of Counselling Farmers 17
    8.5. Process Summary 17

9. The Key Challenges During the Cycle 2 Implementation 20
10. The Learning and Course Corrections 21
11. Visibility and Communications 21

# 1. INTRODUCTION

The Krisarthak Financial Education and Counselling (FEC) assignment, is being implemented under APART, ARIAS Society, and supported by the World Bank. The second cycle of the assignment was implemented in the month of August to October, 2023 across twenty-one districts. The 2nd cycle implemented the core FEC digital solutions, tools/platforms, processes as per the finding and course correction made during the 1st Cycle.

## The Objectives

1. To deliver FEC solutions (content and services) to the farm community deploying the FEC digital / ICT tools and platforms (mobile chatbot based FEC LMS platform, IVRS Call centre and SMS solutions)
2. To reach out to maximum farmers with quality and effective Financial Education and Counselling services
3. To study the effectiveness of the course corrections made in the processes and the tools while delivering the FEC solutions to the farm community
4. To constantly update and upgrade all the four components, Bittiya Sakhi Chatbot, Bittiya Khetu, Bittiya Capsule and Bittuya Sahayaks, to ensure quality and effective delivery of FEC.

# 2. FEC (KRISARTHAK) CYCLE 2 IMPLEMENTATION SUMMARY [AUG-OCT 2023]

| 2nd CYCLE ACTIVITIES [AUG - OCT 2023] | OUTPUTS WITH NARRATIVE |
|---|---|
| Total Farmers reached out | 46318 |
| Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered | 20875 |
| Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users) | 27454 |
| Male Farmers registered | 11121 (40.5 %) |
| Female Farmers registered | 16343 (59.5 %) |
| Smartphone Users | 25443 (93%) |
| Base phone users | 2021 (7%) |
| Chatbot Registration & Completion | 25443 farmers were registered in the Bittiya Sakhi Chatbot. These farmers accessed the Video content related to Financial Products and Services. Out of these 23482 (92.3 %) farmers had completed all the modules during Cycle 2 and downloaded the Certificates. |
| Base phone Registration | 2021 base-phone farmers were registered digitally through a separate Kobo app . All of these numbers were delivered SMS modules containing FE contents. |
| Districts covered | 21 districts were covered during Cycle 2 |
| Bittiya Sahayaks / Financial Facilitators | 168 Bittiya Sahayaks have been onboarded during this cycle and were actively engaged |
| Value Chains covered | 5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy) |
| Farmers Producers Companies (FPCs) covered | 143 FPCs were reached out to during this Cycle |
| Dairy Cooperative Societies (DCS) covered | 1109 Dairy farmers from 18 DCS have been registered during this phase. |
| Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed | 7529 farmers have filled up the FFHS form, out of which, we have completed the 1st level engagement with 4926 farmers via the Call Centre and the rest are under process. 445 Farmers received personalized counselling via Call Centre. |

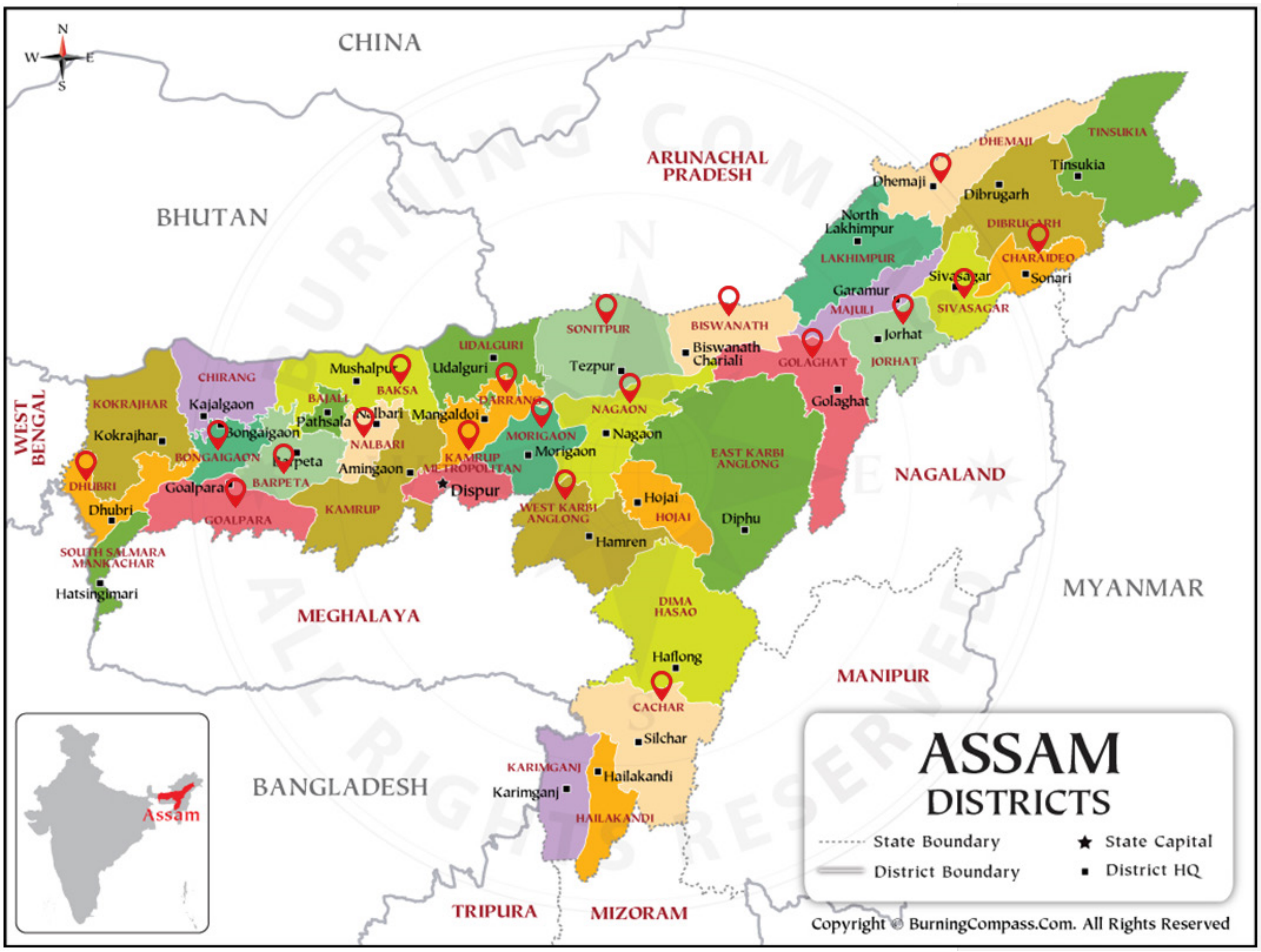
# 3. CYCLE 2: IMPLEMENTATION ACTIVITIES

| Duration | Activities | Tasks | | | |
|---|---|---|---|---|---|
| Aug to Oct | Preparing the districts | Networking with select FPC, DCS & APART officials | Networking with district stakeholders, Government departments & department of select Value chain | Networking with DEF existing resources in different districts and mobilizing them | |
| | Hiring | Hiring of zonal managers for Lakhimpur/ Dhemaji/Majuli and Goalpara/Dhubri/ Bongaigaon | Hiring of new Bittiya Sahayaks under the zonal heads | Hiring of man power for Call Centre | Onboarding New financial counsellors for financial counselling |
| | Training | Weekly online training of new Bittiya Sahayaks on how to conduct the workshops | Training of new man power in Guwahati on Tools developed under Krisarthak | Online Training of Sahayaks on changes in the Chatbot | 3-day residential training at IIBM of few selected Sahayaks from across Assam along with the Zonal Heads and the Call Centre Executives |
| | Implementation | Workshop Calendar preparation and scheduling it in all the districts by Zonal head | Making necessary changes in the chatbot, adding time restrictions while viewing the videos for effective and qualitative implementation | Making necessary changes in the call center modules for effective implementation | Sending Text and voice sms for<br>1) Mobilizing the farmers<br>2) Sharing Educational content on financial products and services |
| Nov - Dec | Reporting & analysis | Collecting the data from the field and analyzing | Preparing plans with necessary course correction for implementation in the next cycle | Building the management structure for better work distribution | Reporting the Final output and outcome |

# 4. LOCATION COVERED DURING 2nd IMPLEMENTATION PHASE

**The following districts were covered during the Cycle 1 of the implementation phase:**

1. Kamrup (Metro)
2. Kamrup (Rural)
3. Nagaon
4. Marigaon
5. Baksa
6. Barpeta
7. Nalbari
8. Sonitpur
9. Darrang
10. Sibasagar
11. Charaideo
12. Golaghat
13. Cachar
14. West Karbi Anglong
15. Kokrajhar
16. Dhemaji
17. Dhubri
18. Biswanath
19. Jorhat
20. Bongaigaon
21. Goalpara

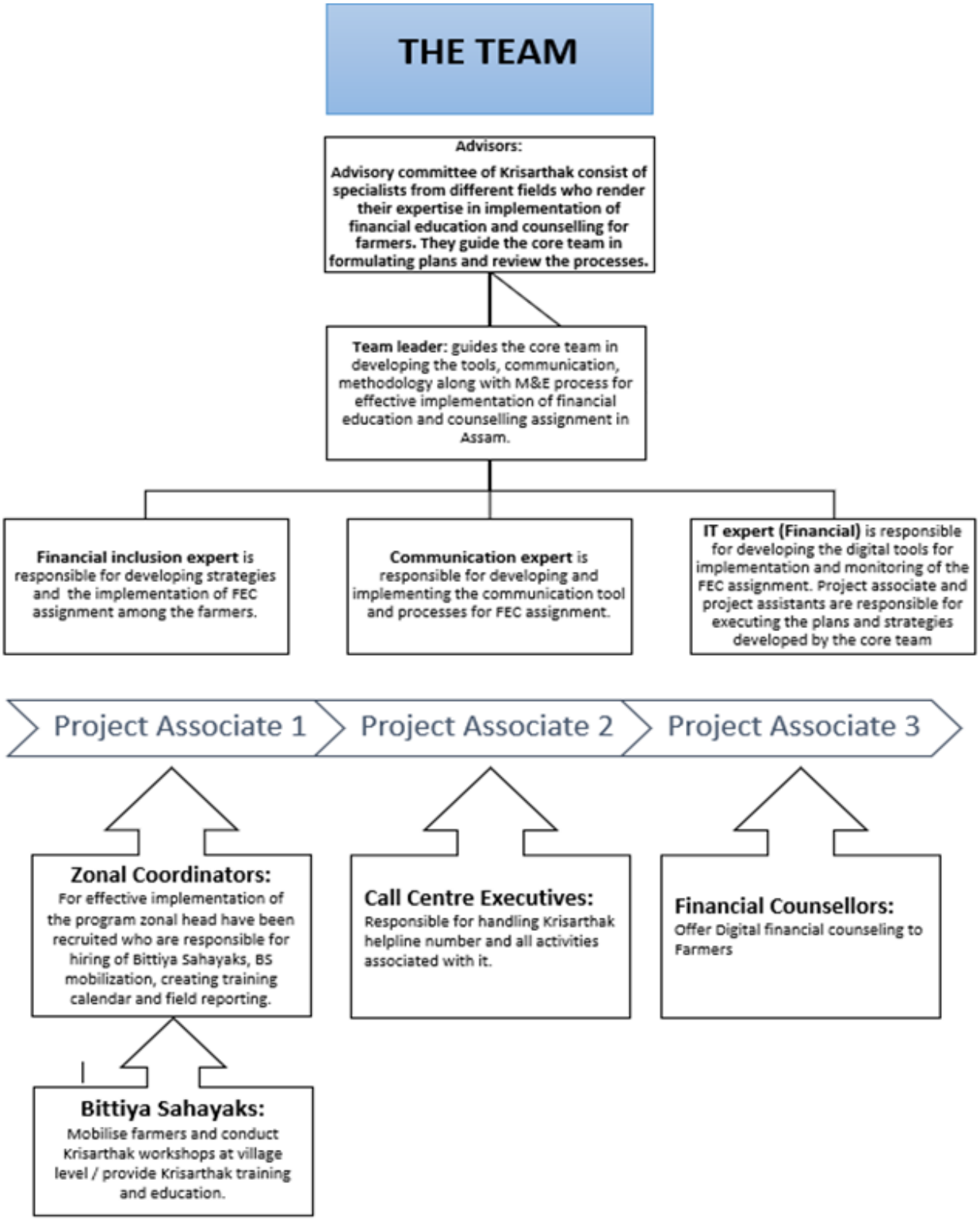


# 5. STAKEHOLDERS

**The following stakeholders were engaged during the Cycle 2 phase**

| | |
|---|---|
| District Agriculture office & ATMA team | • They are important stakeholders who help us to engage with FPC members along with agency officials . They have also helped us in hiring process. |
| Agencies - PWC, ICCOA, GT | • They are important stake holders and needed in collecting FPC details |
| Banks | • Bank officials have helped us in reviewing the FEC content and counselling tools along with the processess. |
| Farmers Producer Companies (FPCs) | • The Board of directors of FPC & CEO of the FPC are key stakeholders especially during the mobilization phase |
| Farmers Interest Groups (FIGs) | • The president and secretary of FIG are inportant in setting all communication with the farmers |
| WAMUL & DCS | • WAMUL has been helping us connect with the DCS groups. In the block level the WAMUL Milk Procurement officers and President of DCS are the key stakeholders`` |
| Gram Panchayat | • As part of extending financial literacy innitiative, team Krisarthak is also reaching out to the gram panchayats to mobilize the farmers in those villages which have APART beneficiaries |

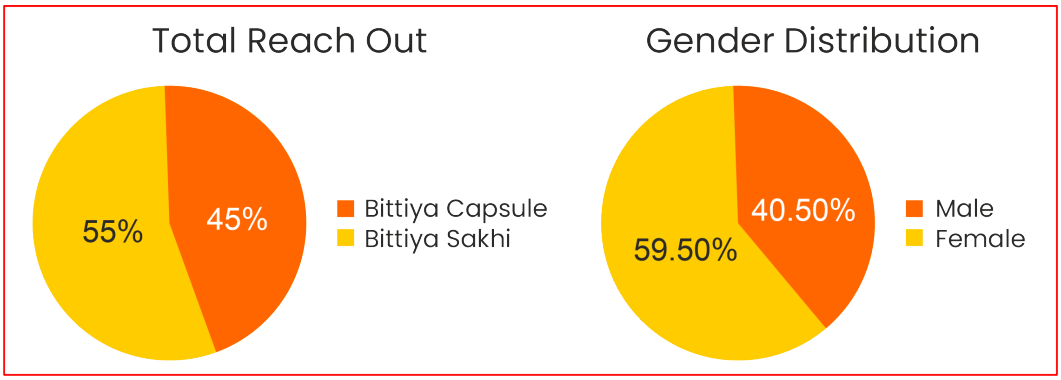
# 6. TEAM

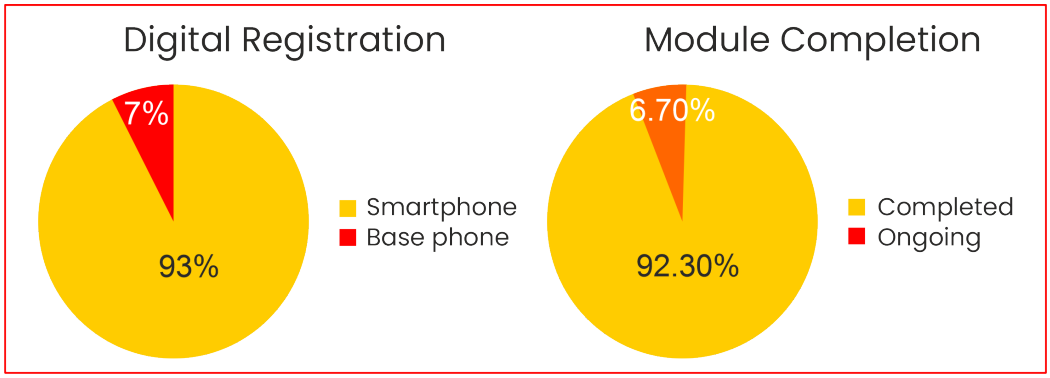

THE TEAM
Advisors:
Advisory committee of Krisarthak consist of specialists from different fields who render their expertise in implementation of financial education and counselling for farmers. They guide the core team in formulating plans and review the processes.
Team leader: guides the core team in developing the tools, communication, methodology along with M&E process for effective implementation of financial education and counselling assignment in Assam.
Financial inclusion expert is responsible for developing strategies and the implementation of FEC assignment among the farmers.
Communication expert is responsible for developing and implementing the communication tool and processes for FEC assignment.
IT expert (Financial) is responsible for developing the digital tools for implementation and monitoring of the FEC assignment. Project associate and project assistants are responsible for executing the plans and strategies developed by the core team
Project Associate 1
Project Associate 2
Project Associate 3
Zonal Coordinators:
For effective implementation of the program zonal head have been recruited who are responsible for hiring of Bittiya Sahayaks, BS mobilization, creating training calendar and field reporting.
Call Centre Executives:
Responsible for handling Krisarthak helpline number and all activities associated with it.
Financial Counsellors:
Offer Digital financial counseling to Farmers
Bittiya Sahayaks:
Mobilise farmers and conduct Krisarthak workshops at village level / provide Krisarthak training and education.

# 7. FINANCIAL EDUCATION

**During the 2nd Cycle, the following could be achieved:**

## Farm Beneficiary engagement and response:




- Cycle 2 (Aug – Oct 2023) reached out to 46318 farmers from 5 value chains.
- 27464 farmers were registered digitally in Chatbot and Kobo, out of which 59.5% are female and 40.5%% are male farmers.
- 92.6% are smartphone users and 7.4% are base phone users.
- Out of the 25443 smartphone users, 23482 (92.3%) have completed all the modules in the Bittiya Sakhi Chatbot with certification.

## Bittiya Sahayak (Financial Digital Facilitator):

1. In the 2nd cycle, the assignment onboarded 2 Zonal Heads and 168 Sahayaks. The hiring of the Sahayaks is an ongoing process.
2. The primary role of the Zonal Heads involves selecting, hiring, training and monitoring the Bittiya Sahayaks.
3. Like the previous Cycle, the Sahayaks have mostly been hired from within the Farmer Producer companies (FPCs) as an effort to build human resource, strengthen the FPCs and

make Financial Education and Counselling sustainable.

4. The Zonal Heads were also involved in networking with the different Stakeholders like the BODs of the FPCs, Government departments, APART officials and agencies, Bank officials etc of their respective districts.
5. The Sahayaks are involved in mobilizing the farmers and registering the smartphone users in the Bittiya Sakhi chatbot and the base phone users in the Kobo app.
6. They also give demonstration of the Chatbot and disseminate information about the Call Centre and the Counselling services as well.
7. They report to their respective Zonal Heads on a daily basis with the data of registrations and photographs too. The Bittiya Sahayaks are given both online and offline training on regular basis.
8. A 3-day residential training was organised for few selected Sahayaks along with their Zonal Heads at IIBM. Regular online meetings are also conducted by the Core Team with the Sahayaks to find out the issues in the field and also to track the progress of their work.

## Support of stakeholders:

- The agencies engaged by APART namely, Price Waterhouse Copers (PWC), Grant Thorton (GT) and International Competence Centre for Organic Agriculture (ICCOA), have extended their help in reaching out to the FPCs of their respective areas.
- The agriculture department, the Sericulture department, West Assam Milk Producers' Cooperative Union Ltd. (WAMUL), have helped the team in reaching out to the farmers of their respective districts.
- The CEOs of the FPCs have helped in selection of the Sahayaks, in mobilizing the farmers and creating awareness about Krisarthak.

## Use of Bittiya Sakhi Chatbot:

- 25443 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 2, out of which 23482 (92.3%) have completed all the 8 modules.
- The farmers received certificates on completion of the modules which they can download from the chatbot.
- The Call Centre number is displayed in the Chatbot for further assistance.
- 7529 farmers have filled up the Farmers Financial Health Survey Form, available in the Chatbot, for availing the Counselling Service.

## Use of FEC Krisarthak Call Centre – Bittiya Khetu:

- A total of 649 calls have been received during Cycle 2. Farmers called up with queries regarding usage of the Chatbot, downloading of the Certificate, Financial products like home loan, education loan, KCC and savings account.
- 2255 farmers have been reached out to by the Krisarthak helpline. These were feedback and monitoring calls.
- Other than feedback and monitoring, Krisarthak team also reached out to another 4926 farmers for counselling purpose.

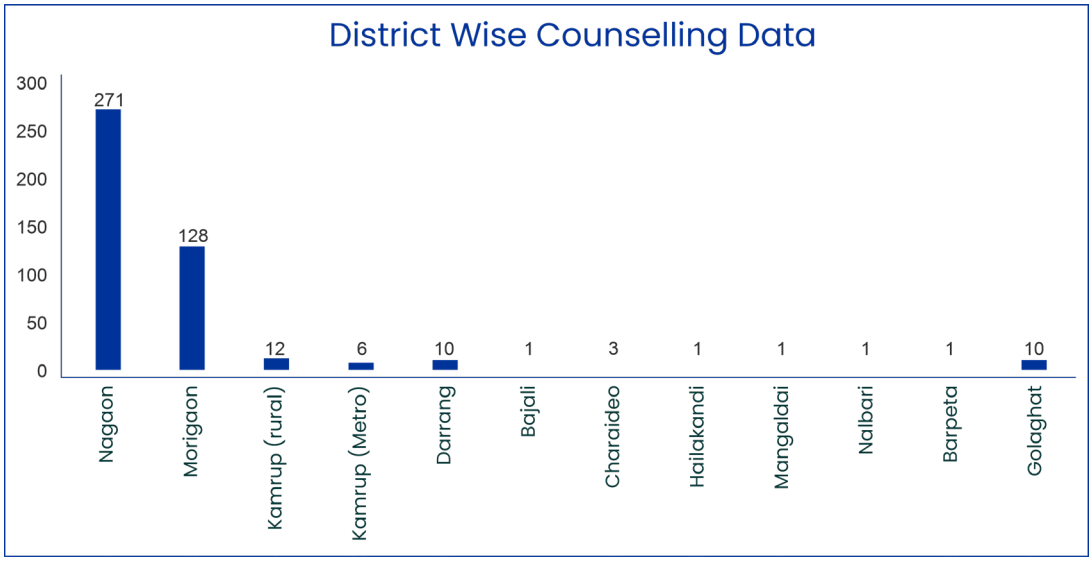
# 8. FINANCIAL COUNSELLING

## 8.1 Cycle -2 Counselling Summary

| Total Farmers Financial Health Survey (FFHS) received | 1st Cycle-5918, 2nd Cycle-7529 (Total-13447) |
|---|---|
| Total reached out | 1st Cycle – 2436, 2nd Cycle – 4926 (Total – 7362) |
| 1st level of counselling given | 445 |
| 2nd level of counselling | 51 |
| Products on which maximum counselling was done | Recurring account (93%)<br>Public Provident Fund (88.31%)<br>PMJJY (76%)<br>Mudra (69.21%)<br>Atal pension yojana (66.2%)<br>KCC (63.37%) |
| Gender | 249 (female), 196 (Male) |
| District | 12 |
| Value chain | Agriculture. Horticulture, Sericulture, Fishery, Dairy |

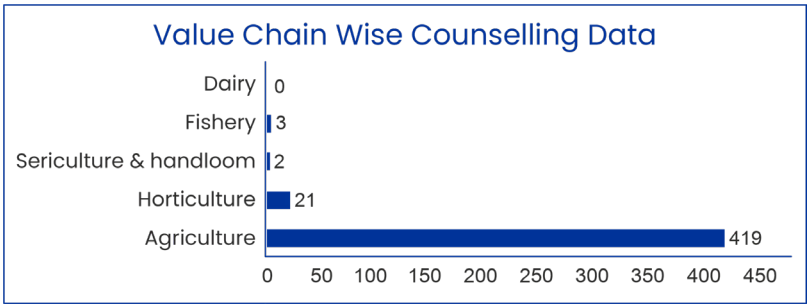
Number of Districts covered under Krisarthak Financial counselling

| District | Total counselling done |
|---|---|
| Nagaon | 271 |
| Morigaon | 128 |
| Kamrup (rural) | 12 |
| Kamrup (Metro) | 6 |
| Darrang | 10 |
| Bajali | 1 |
| Charaideo | 3 |
| Hailakandi | 1 |
| Mangaldai | 1 |
| Nalbari | 1 |
| Barpeta | 1 |
| Golaghat | 10 |

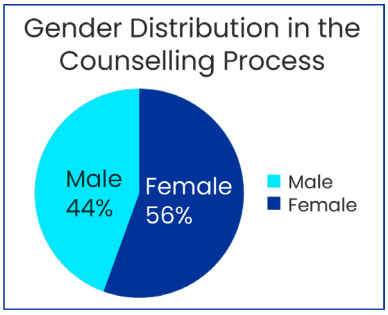



Number of farmers under each value chain covered under Krisarthak Financial counselling

| Value Chain | Total counselling done |
|---|---|
| Agriculture | 419 |
| Horticulture | 21 |
| Sericulture & handloom | 2 |
| Fishery | 3 |
| Dairy | 0 |




Gender Distribution



## 8.2 Financial counselling -Key Finding

Marginal and small farmers account for 7.31 per cent and 18.25 per cent, respectively as per the Agriculture Census (2010-11). As such the counselling offered to the farm community in Krisarthak was curated keeping in view that the demand and needs of the farm community in Assam is different from those in other part of India where we see farmers are involved in commercial farming in more than 10 hectares of land. Some important insight that has surfaced post counselling are:

1. 96% of farmers counselled were marginalized and small farmers having less than 1 hectare of land and mostly are involved in subsistence farming.
2. Their production is also not very large as such demand for warehouse and other facility is minimal.
3. There is aversion to take up loan or capital investment due to past experience where an account became NPA due to family emergency and lack of communication with bank official.
4. Out of 51 counselling calls that went for 2nd level of counselling 17 call were on NPA loans.
5. The concept of financial counselling is very new in Assam as farmers here do not know what to expect from such session and what sort of information may be helpful for them.
6. Non-Banking Financial Companies (NBFCs) in Assam mostly provide loan to Joint liability groups or self-help groups and are reluctant to offer individual loan.
7. In financial counselling sessions farmers are keener on getting product related information as there is still lot of miss information related to financial products and their usage.
8. Very few Farmers are able to grasp information related to wealth generation/investment. As such FC process has mostly tried to encourage them to invest in social security schemes which involve little market risks.

9. It has been seen through counselling session that 8.5% farmers are still not able to access their Saving account or Jan Dhan account properly or lack information on this topic.

## 8.3 Need for implementing new financial counselling process:

As per the last meeting with World Bank project representatives, a new process of counselling was initiated to address the concerns raised by World Bank. A brief description of concern raised and process implemented to cater these concerns is given below:

| Concern Raised | Process implemented |
|---|---|
| The farmers who complete the financial education module must be given an option to opt for financial counselling (however it is not mandatory for all farmers to opt for counselling). | • Farmer's Financial Health Survey form is incorporated in the chatbot.<br>• Once farmers complete the modules, they can access this form as per their need. |
| The counselling should be able to tap the matrix on recurring account, fixed deposit, scheme related investment and advise them to deposit or increased their present income/saving. | The current form is able to tap the matrix related to the investment done by the farmers |
| Through counselling we must guide farmers to the nearby institutes or connect them to Banking Correspondents (BCs). Also, while giving them information on financial products can we also make them aware about NBFCs in Assam. | • We refer all the farmers to nearby post office and banks or CSP/BC. However, CSPs cannot provide loan.<br>• For this purpose, we do propose NBFC to the farmers. Farmers are given list of registered NBFCs in Assam through WhatsApp groups.<br>• We also inform farmers about the function and services offered by NBFC over call. But NBFC are only coming forward for group loan or SHG loan and are reluctant to give individual loan. |
| After first level of counseling, we are supposed to share report with the farmers on financial counselling/investment plan digitally. | • Counselling in FEC is given for Mudra loans under agricultural-allied activities where business plans are created through input from veterinary experts. As such FC only provides the model schema for such loans.<br>• For KCC, counselling is given on loan related information but no biz plans as this is based on cropping pattern, willingness of farmer to continue the cultivation and on banks decision to offer loan on a particular crop.<br>• For other financial scheme investments, counseling is in the form of information with suggestion to check the chatbot for info.<br>• For other schemes we give them information verbally on schemes as all information is available in the chatbot. |
| The confidentiality of the information given in the Farmer's financial Health form to be maintained. Sahayaks and every individual working on the form should come under confidentiality clause. | • Confidentiality contract is signed with all counsellors.<br>• Data privacy is maintained on all levels. |

## 8.4 Two levels of Counselling of Farmers

A new process of counselling was implemented in 2nd Cycle, based on inputs given by World Bank and information gathered from Pilot and Cycle 1.
It was seen that not all calls in counselling session required one-on-one session with financial expert on wealth generation. Most farmers lacked basic knowledge about saving account and how to use banking tools.
As such the new process incorporated two level of counselling. One which facilitated basic information on banking and helped farmers start investing in basic financial schemes and products. The 2nd level of counselling was given to those farmers who were well versed with banking products and needed help with financial investment plans.

## 8.5 Process Summary

### 8.5.1. Pre-counselling process

- Farmer's Financial Health Survey (FFHS) form has been incorporated in the chatbot. Once a farmer completes all the modules, He/she can opt for counselling by filling up the form.
- Farmers are informed about the Farmer's Financial Health Survey form in the by Bittiya Sahayaks during chatbot training.
- In the 2nd cycle we received 6248 counselling forms
- Once a farmer fills up the survey form and submit it in the Chatbot, the Krisarthak counseling team in the backend review the form to check if all details have been shared by the farmer properly.
- The 1st level of interaction is established with them via call center. During this process the call center executive inform the farmers about free financial counselling and its benefits. They also cross check the information or collect take necessary information that is not provided by the farmer while filling up FFHS form.
- Out of 7529 farmers, the Krisarthak team was able to reach out to 4926 farmers and from that only 1890 farmers agreed to communicate and help the team with completing farmer's financial health survey.
- Those who show willingness for counselling are given the 1st level of counselling post this. Out of 1890 farmers, only 445 farmers took counselling.

### 8.5.2. TWO (2) levels of counselling (Detail processes)

#### 1st level of counselling

1. In this level the counsellors try to tap the matrix on recurring account, fixed deposit, scheme related investment and advise them to deposit or increased their present income/ saving.
2. For this phase a new form is created Named 'Counselling form' which is divided into three sections.
3. 1st section has question related to banking products such as – Saving bank account/ Jan Dhan Yojna, ATM, Cheque book, Online payment mechanism, Recurring account, Fixed deposit, PPF

4. 2nd section has question related to Government Saving schemes such as - Pradhan Mantri Jeevan Jyoti Bima Yojan, Pradhan Mantri Suraksha Bima Yojana, Atal Pension Yojna and Ayushman Bharat
5. 3rd section has question related to investment schemes such as – Pradhan Mantri Fasal Bima Yojna, Kisan Credit Card, Mudra Yojna for allied activities.
6. In each section, counsellor names the product and services one by one and seeks information on following points-
7. Whether farmer has access/has enrolled/is already using the financial product/service
8. Does farmer need counselling on the particular financial product/service
9. Once counselling is given, is there a need of 2nd level of counselling that is given by ex-bankers.
10. Understanding a farmers current age, family structure, monthly income, expenditure and saving along with gender the counsellor in the first stage gives the farmer an investment plan based on his need and demand.
11. 445 farmers needed only 1st level of counselling.

### 2nd level of counselling

1. For Mudra and KCC loan where it is felt that farmer is in need of a business plan to access the loan the call is forwarded for 2nd level of counselling.
2. The second level of counselling is given by financial experts who are also ex-bankers.
3. Looking at farmers requirement financial experts provide a business plan. Also offer them information on various NBFC where they can seek loan, various loan mechanism etc.
4. 51 farmers got 1st and 2nd level of counselling

### Post Counselling Feedback

After 15 days post counselling a feedback call is made to learn how many farmers have taken up/enrolled for the financial products/services for which counselling was given.

## 8.5.3. Testing few more processes

- For cycle 3 we are also testing off line counselling process were based on FFHS form a collective counselling will be given to farmers in a workshop mode.
- The financial expert will connect with them digitally through zoom meet. The projector and other ICT tools will allow the farmers to see and hear the expert respond to their queries on financial product/services. The meeting will be facilitated village wise by Bittiya Sahayaks.
- A digital workshop is also proposed for those farmers who have NPA accounts in Cycle-3

### 8.5.4. Challenges in executing counselling session

- Incomplete FFHS form: Farmers do not complete the FFHS form before submitting. Due to this the process takes time as FC team need to call farmers individually and complete the information.
- Unclear understanding of counselling at farmer's end: Many farmers feel that counselling sessions are held for availing loan to the farmers. They discontinue the session after learning that Krisarthak team is not offering loan.
- Farmers are reluctant to share financial related information digitally: The unfamiliarity with the digital mode and suspicion stops them from sharing their income related data online.
- Counselling is a slow process: Network issue, coordination with farmers for scheduling calls, constant feedback and intervention is needed for reaching an outcome in the counselling process. As such counselling can be deemed as a slow process where most steps are re-enforced

### 8.5.5. The Financial Counselling (FC) Team

| Team | Responsibility |
|---|---|
| Krisarthak Core team | Responsible for strategy formulation and implementation of counselling |
| Bittiya Sahayak | Responsible for informing farmers about FFHS form and how to fill it |
| Call center executive | Responsible for establishing first level of interaction, collecting necessary details for FFHS form, taking feedback |
| Financial counsellors | Team members with 2 years of experience in banking sector as BC or product marketing responsible for giving 1st level of financial counselling |
| Financial expert | Ex bankers responsible for offering financial product related in-depth information and business plan where ever needed. |

# 9. THE KEY CHALLENGES DURING THE CYCLE 2 IMPLEMENTATION

1. Reluctance of FPC BODs: BODs of many FPCs, who were contacted during this cycle, were very reluctant and did not extend any cooperation, for which it was very difficult to reach out to the farmers of such FPCs. Eg- FPCs of Rani, Chaygaon, AND Nalbari Districts.
2. Issue of gathering farmers in groups: It is difficult to gather farmers in groups of 20-25 to conduct workshops due to timing issue and their work routine. Therefore, the team had to reach out to farmers in small groups of maximum around 5 farmers, which caused delay in the registration process.
3. Absence of data or mobile network: Many farmers did not have enough data in their phones or there were network issues. Due to this the Sahayaks had to engage with these particular groups of farmers more than once on different days.
4. Natural Calamities: Various festivals like Durga Puja, Kati Bihu, Diwali hindered field work in this Cycle.
5. Disinterest of farmers to learn about financial products: There has been responses where-in farmers showed lack of interest to learn about financial products due to their context, understanding and perceptions. They were not interested in leaving their day's work and attend workshops. Due to this the Sahayaks had to visit them mostly in late evenings after work.
6. Timing factor: DCS dairy farmers were only available in the early mornings during the milk pouring hours and it was difficult to engage them in one place post that timing.
7. Absence of digital knowledge: Most of the farmers by and large lacked basic digital skills to operate and navigate the chatbot and the FEC Sahayaks had to attend to these issues.
8. viii. Wrong information input in the registration process resulted in collection of some data that could not be analysed properly.
9. Women users: Women who are not educated but have smartphone are not comfortable using smartphones for FEC purposes. Though women participation was more in this cycle, but the time taken to make them acquaint with the Digital tools was much more.
10. Delay in completion of modules: In many cases farmers take almost a month to finish the complete module. The Sahayaks had to repeatedly engage with them to motivate them to complete the modules. The call center also had to intervene.
11. Non-registered numbers and calls: There have been instances where farmers have called Krisarthak helpline from non-registered numbers. This has posed hurdle in tracing the data related to the phone number especially in case of missed calls.

# 10. THE LEARNINGS AND COURSE CORRECTIONS:

1. Time tracking has been added in all the videos in the Chatbot: To ensure quality education, time tracking has been added in all the videos available in the Chatbot. This ensures that viewer is able to open next module only once he/she has seen all the videos in the prior module. During the feedback sessions it came to light that some farmers had not viewed all the videos in the chatbot. To address this issue and ensure quality and complete financial knowledge, time tracking have been introduced in all the module.
2. Reaching out to individual farmers: During mobilisation many farmers who were not part of any FPCs showed keen interest in Krisarthak. On approval from SPD, APART, we have started reaching out to such interested farmers who are not members of any FPCs but have keen interest in knowing about the various financial products and services.
3. Counselling process: As mentioned in the Cycle 1 report, the counselling process followed previously was a time consuming and expensive process. Keeping this in mind and also after taking feedback from World Bank officials, the entire counselling process has been revisited and a new system has been introduced, which is explained in detail in counselling report
4. Addition of new module in chatbot: As value addition a 9th module has been added in the chatbot with contains detail discussion on few major government schemes such as ATAL pension yojna, Mudra, KCC and PM Fasal Bima Yojna.

# 11. VISIBILITY AND COMMUNICATIONS

**During this cycle, the following visibility and promotional activities were undertaken on the Krisarthak FEC assignment:**

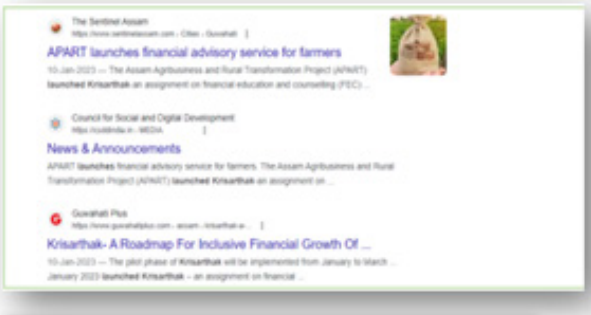
1. Radio program at All India Radio: A 7-episode program was aired at All India Radio where experts from various sectors and government departments gave information on the Financial Products and Services and the Government Schemes. They also answered queries through live calls made by the farmers during the session
2. Digital Platforms: Krisarthak portal, Youtube channel and Facebook Page are updated regularly
3. Local Media houses: Newspaper articles and advertisements have been placed in popular print media as part of the IEC activity.
4. Collateral placement in key locations: Krisarthak and stakeholders banner and standee has been placed in district agriculture office, FPC offices and market place for enhancing visibility of the program.
5. Special outreach activities: Outreach workshops were conducted at various districts to engage the stakeholders for smooth implementation of Krisarthak. District Agriculture Officers, Nodal Officers, ATMA team, Bank Officials, Agencies and BODs/CEOs of FPCs attended these workshops. They were conducted at Nagaon, Kamrup (Rural), Kamrup (Metro), Lakhimpur and Dhemaji.

6. Miking and Pamphlet distribution – In Nagaon Krisarthak has also initiated the miking and pamphlet distribution for building awareness among the program.
7. As a step towards making Krisarthak sustainable and increase its reach, we have collaborated with IIE and IIBM:

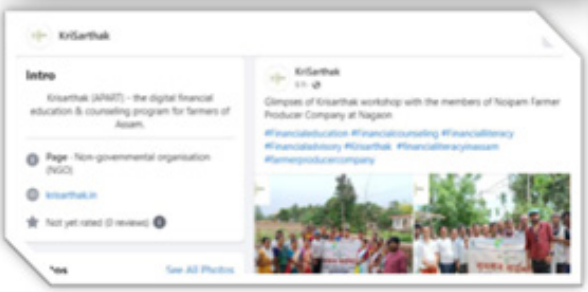
- We collaborated with IIE under its program SFURTI and conducted workshops for its farm beneficiaries. They used the Bittiya Sakhi Chatbot during their Financial Literacy program.
- Conduct Financial Literacy Camps in collaboration with IIBM, under the aegis of RBI's Depository Education and Awareness Fund. We started this initiative in Dec'23. We would be conducting around 25 such camps across Assam in next 2 months. During these camps, the beneficiaries are told about the free digital Financial Education and Services,Krisarthak, that they can avail from the comfort of their homes. They are registered in the Bittiya Sakhi Chatbot so that they can access the information on the Fi-

## Communication strategy

Media coverage




Krisarthak portal




Krisarthak facebook page

Krisarthak Youtube channel

All India Radio Recording

Collateral Placement

Workshop

Workshop

DEF
DIGITAL EMPOWERMENT foundation

Council for Social & Digital Development