



KRISARTHAK

**Enabling Farmers with Financial
Education & Counseling
Services digitally**

IMPLEMENTATION PHASE:

Cycle 3: Nov'23 – Jan'24
Report

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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 3rd cycle implemented the core FEC digital solutions, tools/platforms, processes as per the finding and course correction made during the 2nd Cycle.

1.1 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 3 IMPLEMENTATION SUMMARY [NOVEMBER 2023 – JANUARY 2024]

	Pilot (Jan'23-Apr'23)	1st Cycle (May'23-Jul'23)	2nd Cycle (Aug'23-Oct'23)	3rd Cycle (Nov'23 -Jan'24)	Cumulative till Jan'24
Total Farmers reached out	2785	42709	45792	38170	1,29,456 (Female: 40.7%)
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	1692	29718	20875	24931	77216
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	2785	15306	26938	13504	58533
Male Farmers registered	1323 (47.53%)	8638 (56.43%)	10891 (41.19 %)	8843 (65%)	29695 (46.31%)
Female Farmers registered	1462 (52.47%)	6668 (43.56%)	16047 (60.6 %)	4661 (35%)	28838 (53.69%)
Smartphone Users	1093 (39.25%)	12991 (84.87%)	24917 (94%)	13239 (98%)	52240 (89.24%)
Base phone users	1692 (60.75%)	2315 (15.12%)	2021 (6%)	265 (2%)	6293 (10.8%)
Module Completion on the Bittiya Sakhi Chatbot	Out of the 1093 farmers who registered in the Bittiya Sakhi Chatbot, 561 (51.3 %) farmers had completed all the modules during Pilot and downloaded the Certificates.	Out of the 12991 farmers who registered in the Bittiya Sakhi Chatbot, 12170 (91%) farmers had completed all the modules during Cycle 1 and downloaded the Certificates.	Out of the 24917 farmers who registered in the Bittiya Sakhi Chatbot, 23482 (92.3 %) farmers had completed all the modules during Cycle 2 and downloaded the Certificates.	Out of the 13239 farmers who registered in the Bittiya Sakhi Chatbot, 11934 (90.14 %) farmers had completed all the modules during Cycle 3 and downloaded the Certificates.	Out of the 52240 farmers who registered in the Bittiya Sakhi Chatbot, 48147 (92.17 %) farmers had completed all the modules till Cycle 3 and downloaded the Certificates.
Districts covered:	5	21	21	24	24 districts were covered have been covered till now
Bittiya Sahayaks / Financial Facilitators	8	176	168	67	411 Shayaks hired till now
Value Chains covered	5	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)
Farmers Producers Companies (FPCs) covered	10	112 FPCs were reached out to during this Cycle	143 FPCs were reached out to during this Cycle	111 FPCs were reached out to during this Cycle	Till now 186 FPCs have been reached out
Dairy Cooperative Societies (DCS) covered	1770 Dairy farmers from 27 DCS have been covered during Pilot	447 Dairy farmers from 11 DCS have been registered during this phase.	1109 Dairy farmers from 18 DCS have been registered during this phase.	567 Dairy farmers from 8 DCS have been registered during this phase.	3893 Dairy farmers from 64 DCS have been registered till now
Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed	38 farmers have filled up the FFHS form, 10 received counselling (26.3% completion)	5918 farmers have filled up the FFHS form, 72 received counselling (1.21% completion)	7529 farmers have filled up the FFHS form, 445 received counselling (5.91% completion)	3537 farmers have filled up the FFHS form, 898 received counselling (25.39% completion)	16,984 farmers have filled up the FFHS form, 1416 received counselling (8.33% completion)

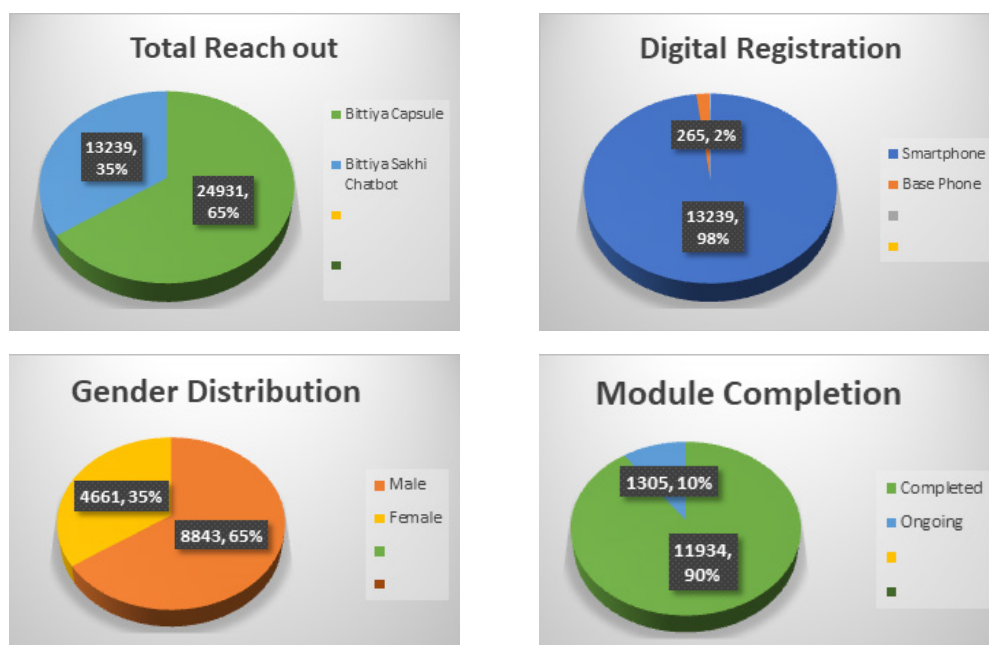
Counselling Summary

	Pilot	1st Cycle	2nd Cycle	3rd Cycle	Total
Total reach out	10	3798	4926	5779	14,541
1st level of counselling given	10	72	445	898	Total – 1416
2nd level of counselling			51	75	126
Gender	8 (female), 2 (Male)	23 (female), 49 (Male)	249 (female), 196 (Male)	745(female), 153 (Male)	1025(female), 400 (Male)
District	5	11	12	4	
Value chain	Agriculture, Horticulture, Sericulture, Fishery, Dairy	Agriculture, Horticulture, Sericulture, Fishery, Dairy	Agriculture, Horticulture, Sericulture, Fishery, Dairy	Agriculture, Horticulture, Sericulture, Fishery, Dairy	

3. CYCLE 3: IMPLEMENTATION ACTIVITIES

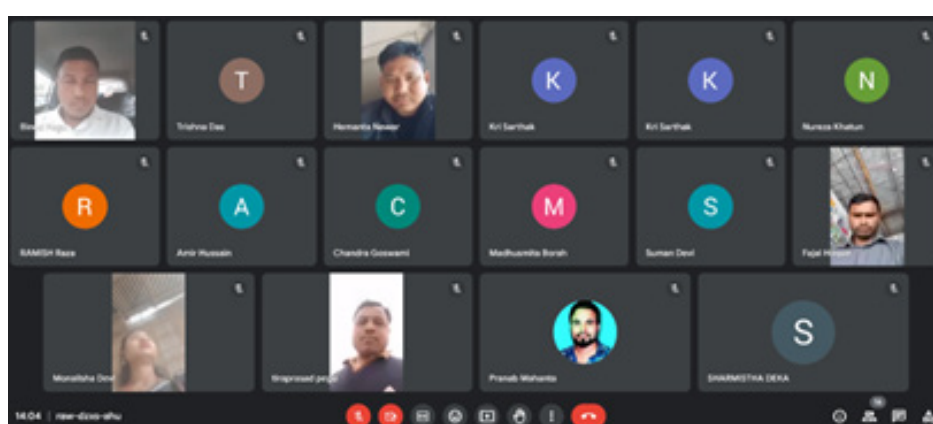
Nov, Dec & Jan'24	Preparing the districts	Networking with select FPC, DCS & APART officials	Networking with district stakeholders, Government departments & department of select Value chain	Networking with DEF existing resources in different districts and mobilizing them	
	Hiring	Hiring of 67 Bittiya Sahayaks under the zonal heads	Hiring of 1 man power for Call Centre		
	Training	Physical training of new Bittiya Sahayaks is a continuous process, carried as soon as the Sahayaks are onboarded.	Orientation and training of all the Zonal Heads and Financial Counsellors at Guwahati office. We conducted 9 such sessions in this Cycle.	Weekly Online Training of Sahayaks on the Chatbot and on how to properly fill up the FFHS form. Also, online discussion are held fortnightly on any issue faced in the field.	Weekly assessment of financial counsellors on financial services and products.
	Implementation	Workshop Calendar preparation and scheduling it in all the districts by the responsible Zonal heads. Conducting the workshops as per the schedule.	Making necessary changes in the chatbot, like reducing the time restrictions while viewing the videos for effective to 50%	Off line counselling sessions tested in the ground with farmers.	Sending Text and voice sms for 1) Mobilizing the farmers 2) Sharing Educational content on Financial products and services
Feb'24	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. Financial Education (FE) OUTPUT SUMMARY



- 4.1 Farm Beneficiary engagement and response:** Cycle 3 (Nov'23 – Jan'24) reached out to 38170 farmers from 5 value chains. 13504 farmers were registered digitally in Chatbot and Kobo, out of which 35% are female and 65% are male farmers and 98% are smartphone users and 2% are base phone users. Out of the 13239 smartphone users, 11934 (90.14%) have completed all the modules in the Bittiya Sakhi Chatbot with certification.
- 4.2 Bittiya Sahayak (Financial Digital Facilitator):** In the 3rd cycle, the assignment onboarded 1 Zonal Head and 67 Sahayaks. The hiring of the Sahayaks is an ongoing process. The primary role of the Zonal Heads involve selecting, hiring, training and monitoring the Bittiya Sahayaks. 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. 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.

Online training of the Sahayaks



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. They also give demonstration of the Chatbot and disseminate information about the Call Centre and the Counselling services as well. They report to their respective Zonal Heads on a daily basis with the data of registrations and photographs too. The Bittiya Sahayaks and the Zonal Heads are given both online and offline training on regular basis. 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.

4.3 Support of stakeholders: The agencies engaged by APART namely, Price Waterhouse Copers (PWC), Grant Thornton (GT) and International Competence Centre for Organic Agriculture (IC COA), 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.



Workshop with Stakeholders at District Agriculture Office, Lakhimpur

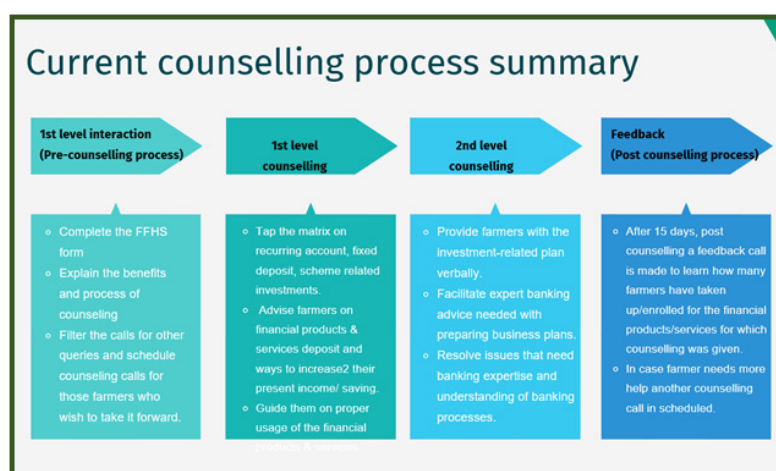


Meeting with the Stakeholders at District Agriculture Office, Nalbari

- 4.4 Use of Bittiya Sakhi Chatbot:** 13239 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 3, out of which 11934 (90.14%) 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. 3537 farmers have filled up the Farmers Financial Health Survey Form, available in the Chatbot, for availing the Counselling Service.
- 4.5 Use of FEC Krisarthak Call Centre:** Bittiya Khetu: A total of 664 calls have been received during Cycle 3. 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. 5779 farmers have been reached out to by the Krisarthak helpline.

5. FINANCIAL COUNSELLING (FC)

5.1 Counselling Process Summary



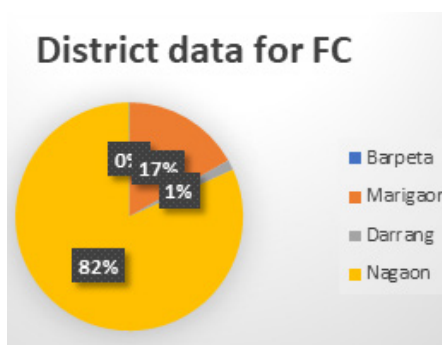
1st Level Counselling: Those farmers who agree for taking 1st level counselling are called by the counsellors. In this session the counsellors take information that can help Krisarthak team to define farmer's persona like age, family member, total income, total expense, total saving and financial product services that farmer is using. Based on this information counselling is given to farmers on various financial products and services which can help them enhance their money management skill and increase their saving. In this session counselling is also given for those products where farmers have the product but do not use it properly due to the lack of awareness.

2nd Level Counselling: In some counselling session farmers have queries which need opinion of the experts and cannot be answered by 1st level counsellors. In such a scenario we refer these queries to 2nd level counselling. These queries need better understanding of financial market and administrative process. Due to this we have enrolled financial experts who have years of experience in banking sector and can help farmers with their deep insight on this topic.

Question in the 2nd level counselling mostly pertain to: Personalised business plan of investment, query related to some banking related grievances, queries related to administrative help that a farmer can get from BDO, Panchayat, Agriculture department or veterinary etc.

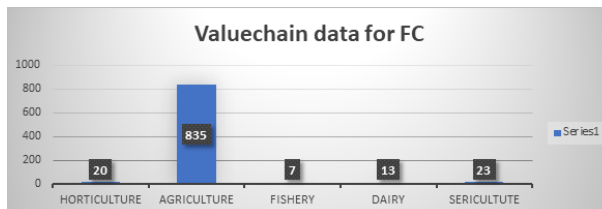
5.2 Number of Districts covered under Krisarthak Financial counselling

District	Total Counselling Done
Nagaon	734
Morigaon	150
Darrang	130
Barpeta	1



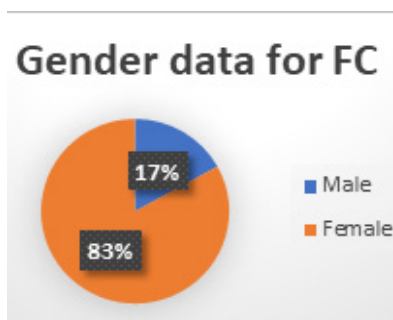
5.3 Number of farmers under each value chain covered under Krisarthak Financial counselling

Value chain	Total Counselling Done
Horticulture	20
Agriculture	835
Fishery	7
Dairy	13
Sericulture	23



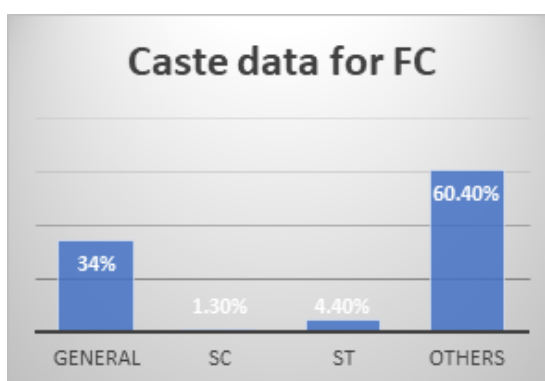
5.4 Gender Distribution under Krisarthak Financial counselling

Male	Female	Total
153	745	898

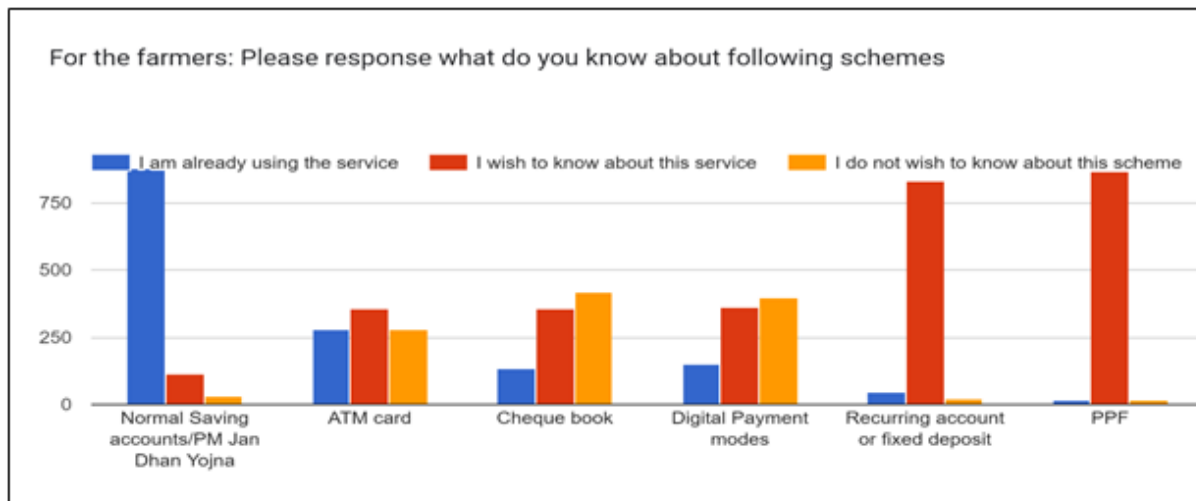


5.5 Caste Distribution under Krisarthak Financial counselling

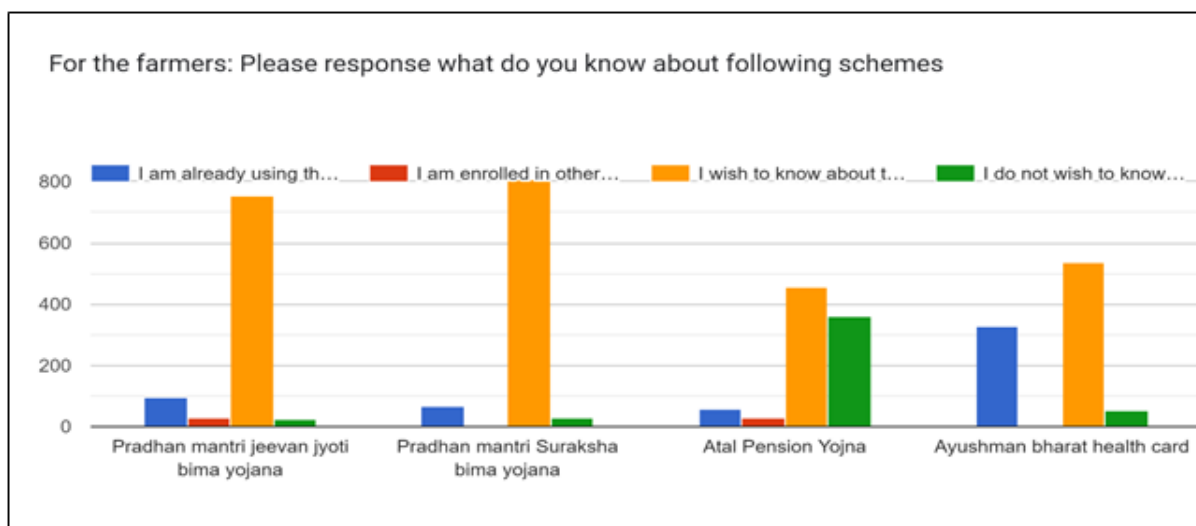
Caste	Percentage of participation in counselling
General	34%
SC	1.30%
ST	4.40%
Others	60.40%



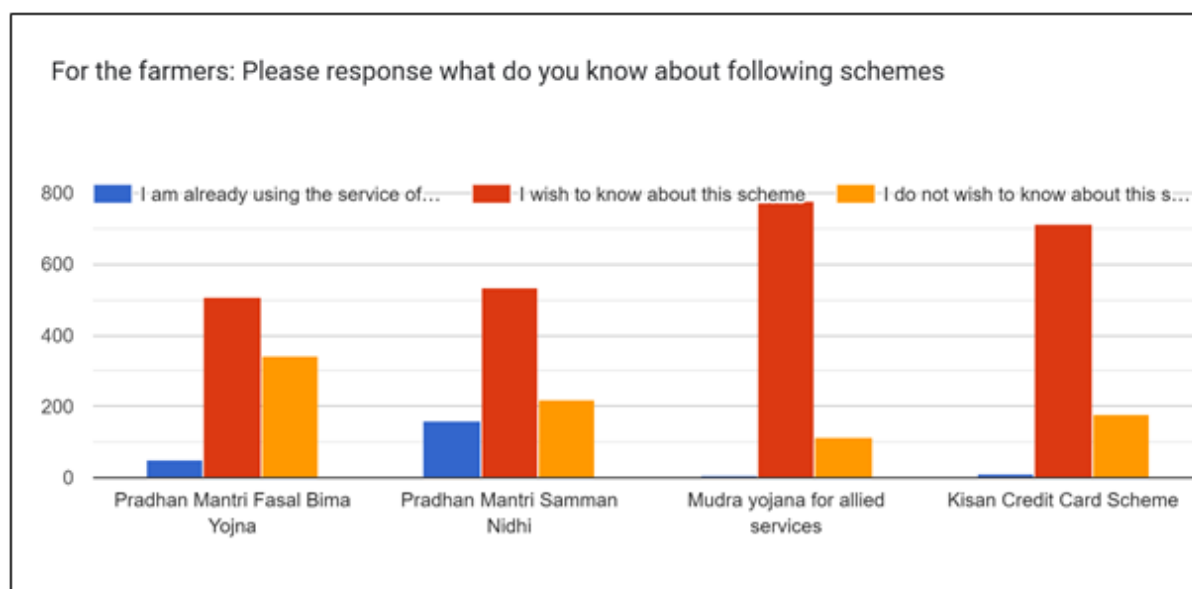
5.6 Analysis of the counselling given to the farmers



Product name	Number of people who have access to this service	Number of people who wanted more information on this
Saving account/ Jan Dhan Yojna Account	876	112
ATM	279	356
Cheque book	133	358
Digital payment	147	363
Fixed deposit	48	832
PPF	14	848



Product name	Number of people who have access to this service	Number of people who wanted more information on this
Pradhan Mantri Jeevan Jyoti Bima Yojna	97	752
Pradhan Mantri Suraksha Bima Yojna	66	806
Atal Pension Yojna	58	454
Ayushman Bharat	326	538



Product name	Number of people who have access to this service	Number of people who wanted more information on this
Pradhan Mantri Fasal Bima Yojna	50	752
Pradhan Mantri Samman Nidhi	158	533
Mudra Yojna	5	777
Kisan Credit Card	11	711

5.7 Financial counselling –Key Finding

1. Maximum farmers required counselling only on those products to which they did not have access or they did have access but not using the product regularly.
2. Few key products on which we are getting more queries are Fixed deposit, recurring deposit, Public Provident Fund and Sukanya Samridhi Yojna. These two schemes as such will be updated on the chatbot in upcoming cycles.
3. With time we are also seeing reduction in loan requests from farmers, as Sahayaks have been now trained to explain the farmers about FFHS form properly and concept of counselling.
4. Farmers are still not comfortable to share if they have NPA accounts. Very few farmers accepted that they have NPA.
5. We are also seeing conversion, in the form of more farmers adopting Banking tools and services. Case studies are given below.

5.8 Testing new processes for financial counselling

i) Offline Financial counselling Camp

In cycle-3 the financial counselling team tested off line counselling process with group of farmers at Nagaon. Only those farmers were invited for the camp who already completed their financial education module. Around 20 farmers were provided offline counselling in this camp.

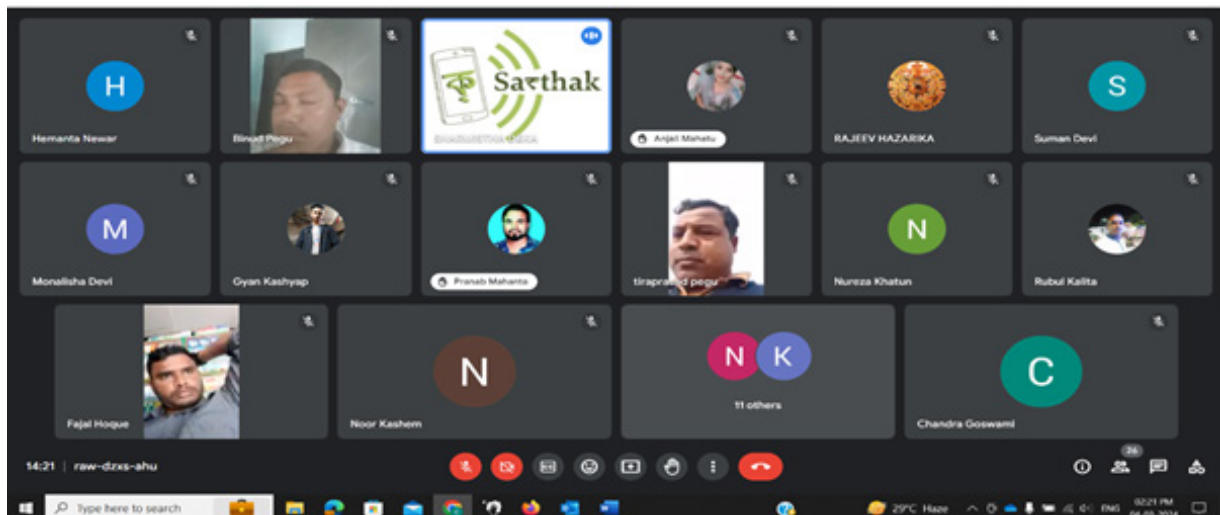
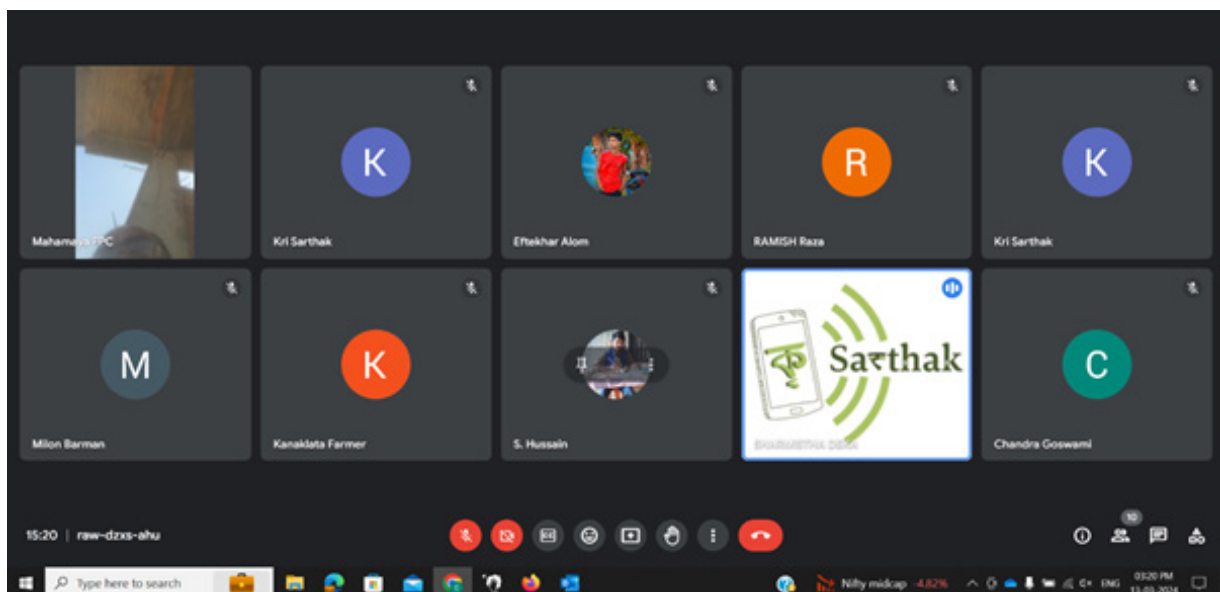


ii) Online training of Bittiya Sahayaks on FFHS form

It was seen in the last cycles that many farmers filled up the form without proper understanding about concept of counselling. They mostly submitted the FFHS form assuming, it will help them receive some form of subsidy or loan. To mitigate this issue the Krisarthak core team initiated a training process for Bittiya Sahayaks to clarify the following aspects:

1. The function and benefits of the farmer's Financial Health Survey form
2. What should Bittiya Sahayaks inform farmers about FFHS form
3. The importance of taking consent of farmers before helping them fill up FFHS form
4. FFHS forms are not mandatory for all farmers. Only those who need financial counselling and understand it's benefit should submit the form.
5. Difference between financial counselling and query resolution.

The objective of these training sessions are to reduce the number of ineligible FFHS form submission and encourage farmers to directly engage with call center if there is a query that does not need counselling session.



5.9 Challenges in executing counselling session

1. 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.
2. 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.
3. 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.
4. 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.
5. Network issue at farmer's end: Connectivity and network issues at farmer's end hinders the counselling session online.



6. CASE STUDIES

Case study-1

Name: Junmoni Das
District: Marigaon
Block: Kapili
Age: 37

Gender: female
Phone no: 7002696858
Value chain: Agriculture

Junmoni completed the modules of Bittiya Sakhi chatbot in the month of September. She also submitted the FFHS form to receive financial counselling. She has family of 5 members consisting of both her in-laws, husband and son. She is engaged in paddy farming, along with that her husband is also engaged in other allied activities such as fishery. She is also a member of SHG group and she has taken joint liability loan.

In the first counselling session she informed the counsellor that she has account in the Lakhimi San-chay and Rindan S.S. Limited (a cooperative society). She also has ATM card which she does not use. She uses cheque book at times when she needs to buy fertilizer or seeds in large amount. She does not use digital payment tools but her husband uses them.

During the first level counselling, Junmoni was informed about various social security schemes and financial products/services which she could use. Understanding her needs and level of awareness, the counsellor suggested RD or PPF along with Ayushman card for health insurance.

Junmoni showed interest in creating an RD account as such in the 1st level counselling she was thoroughly explained about RD.

Later on, when a feedback call was taken, she informed us that she has opened the Recurring account in the month of December in the nearest post office.



Junmoni das 1st level counselling.mp3



Junmoni das feedback.mp3

Case study-2

Name: Manpreet kour
District: Nagaon
Block: Pakhimoria
Age: 35

Gender: female
Phone no: 6002459841
Value chain: Agriculture

In the past year, Krisarthak has been working tirelessly to improve the financial health of farmers in Assam. One such farmer is Manpreet Kaur, a 35-year-old from Nagaon district. After registering with the Bittiya Sakhi chatbot in September and completing all the modules, she submitted the Farmer's Financial Health Survey Form. Krisarthak's counselling team then got back to her, and after the first level of interaction, the first counselling session was scheduled.

She has family of 4 members consisting of her mother-in-law, husband and son. While her husband

is doing job, she is engaged in paddy farming. Usually, the family is able to save around 5000 rupees every month. She has account in Assam Gramin Vikash Bank. During the first level counselling, Manpreet was informed about various social security schemes and financial products/services which she could use. She mentioned that she once had a fixed deposit but once the account matured, she used the money.

She showed interest in other investment tools where she can save her money. As such she was informed about RD or PPF, their benefit and how she can open these accounts. She wanted to know if RD could be opened in Assam Gramin bank as well. She was also informed about auto deduction facility through which the monthly due of recurring account would directly get debited from her saving account.

Later on, when a feedback call was taken, she informed us that she has opened the Recurring account in the month of December.



Manpreet kaur 1st
level counselling.mp3



Manpreet kaur
feedback call.mp3

7 THE LEARNINGS AND COURSE CORRECTIONS:

1. **Minimum time allotted per module, in the Chatbot, has been decreased:** After the comments received from World Bank regarding the time restrictions which was added in all the videos available in the Chatbot, we have reduced the minimum time allotted per module to give the beneficiaries freedom to view any module according to their wish. However we have not completely removed the time restriction to ensure quality education.
2. **Offline Counselling process was tested:** We conducted an offline Counseling Camp in Nagaon with 50 beneficiaries. However only 20 could be counselled due to network issues and time constraint. It was observed that manual consultation takes more time and the counselling session cannot be recorded or analysed for monitoring. As such it was decided that the Counselling to be done in the existing digital mode.



8. VISIBILITY AND COMMUNICATIONS

1. **Digital Platforms:** Krisarthak portal, YouTube channel and Facebook Page (meta) has been used to disseminate information on financial education and counselling. These platforms have been a valuable tool for engaging farmers.
2. **Local Media houses:** Newspaper articles and advertisements have been placed in popular print media as part of the IEC activity.
3. **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.
4. **Collaboration with institutions** such as IIBM who are also working with Farm community for attaining wider focus and acceptance among farmers in coming time. Krisarthak team organized 14 financial literacy camps under Depositor Awareness Education fund, RBI. These camps were organized in collaboration with IIBM in the months of December to March across Assam.
5. **Financial counselling Camps:** In cycle-3 the financial counselling team tested off line counselling process with group of farmers at Nagaon. Only those farmers were invited for the camp who already completed their financial education module. Around 20 farmers were provided offline counselling in this camp.
6. **Participation in World Summit Awards:** Krisarthak (Financial Education and Counselling) was selected as finalist for the World Summit Awards (WSA) in the category of Business & Commerce for 2023. The WSA is an international platform that promotes local digital innovation to benefit society. The awards system combines a series of international events, activities, and a global network of start-ups, social entrepreneurs, and experts to select and promote examples of how ICTs can have a positive impact on society.

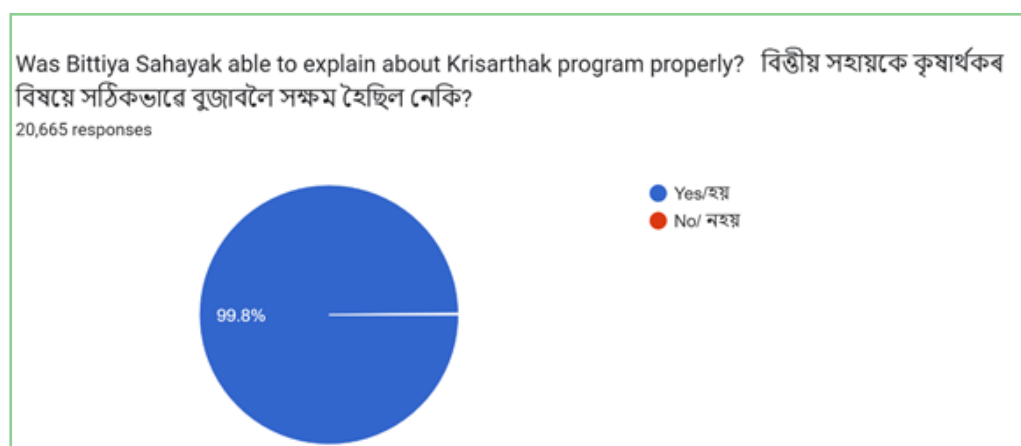


9. Feedback

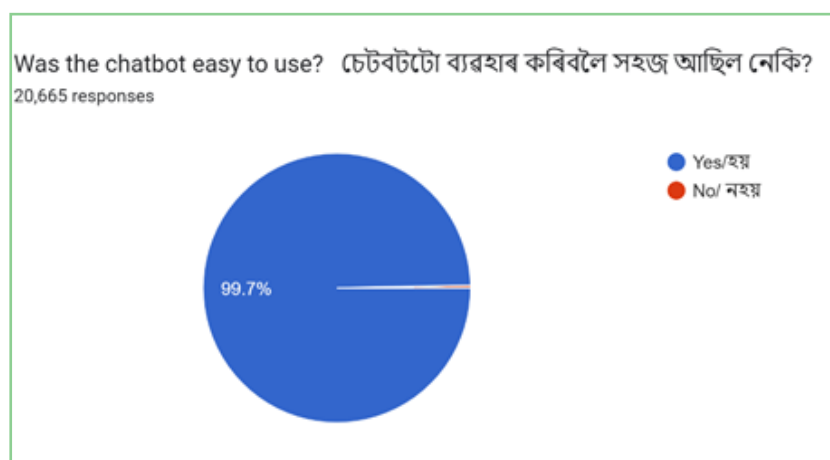
9.1 KEY FINDINGS FROM THE CYCLE 3 FEEDBACK PROCESS

The Cycle 3 undertook feedback responses from the farm beneficiaries on the efficacy of the FEC services. This feedback was taken from the smartphone based chatbot users through the feedback form embedded in the Chatbot at the end of the modules (with only few questions for response). The total responses received through feedback was 20665 (Cycle 1 – 9395, cycle 2 – 8654, Cycle 3 – 2,616)

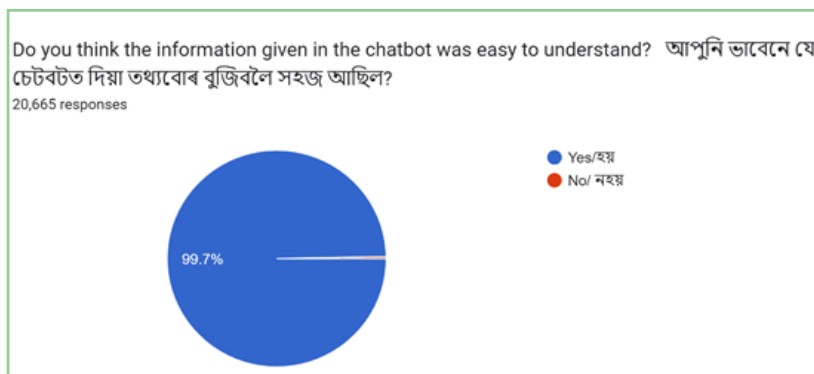
Was Bittiya Sahayak able to explain about Krisarthak program properly?



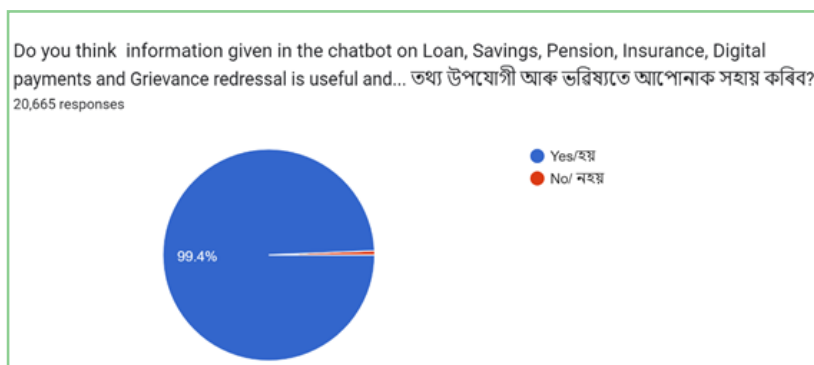
Was the chatbot easy to use?



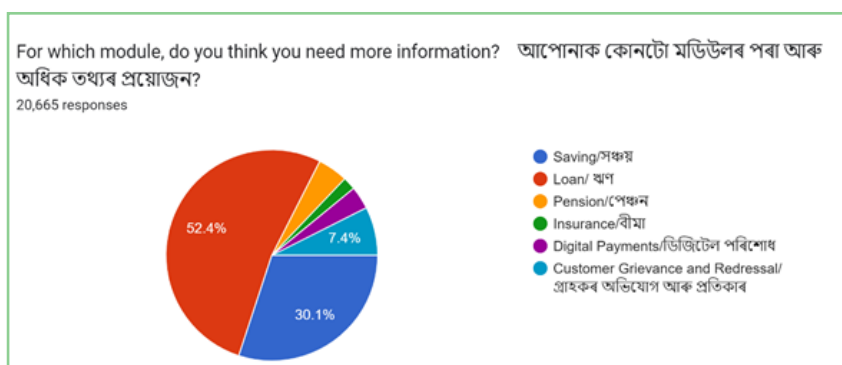
Do you think the information given in the chatbot was easy to understand?



Do you think information given in the chatbot on Loan, Savings, Pension, Insurance, Digital payments and Grievance redressal is useful and will help you in future?



For which module, do you think you need more information?



9.2 Responses of the Feedback questions of Cycle 1, Cycle 2 & Cycle 3

SL No	Questions		1st Cycle		2nd Cycle		3rd Cycle	
			Yes	No	Yes	No	Yes	No
1	Was Bittiya Sahayak able to explain about Krisarthak program properly?		99.8%	0.2%	99.8%	0.2%	99.8%	0.2%
2	Was the chatbot easy to use?		99.6%	0.4%	99.7%	0.3%	99.7%	0.3%
3	Do you think the information given in the chatbot was easy to understand?		99.7%	0.3%	99.7%	0.3%	99.7%	0.3%
4	Do you think information given in the chatbot on Loan, Savings, Pension, Insurance, Digital payments and Grievance redressal is useful and will help you in future?		99.7%	0.3%	99.7%	0.3%	99.6%	0.4%
5	For which module, do you think you need more information	Savings	41%		28.9%		30.1%	
		Loan	29.5%		51.7%		52.4%	
		Pension	5.4%		6%		5.2%	
		Insurance	4%		4%		2.1%	
		Digital Payments	6%		1%		2.8%	
		Customer Grievance and Redressal	14.1%		8.4%		7.4%	

10. ANNEXURE

1. LOCATION COVERED DURING 3RD IMPLEMENTATION PHASE

The following districts were covered during the Cycle 3 of the implementation phase:

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

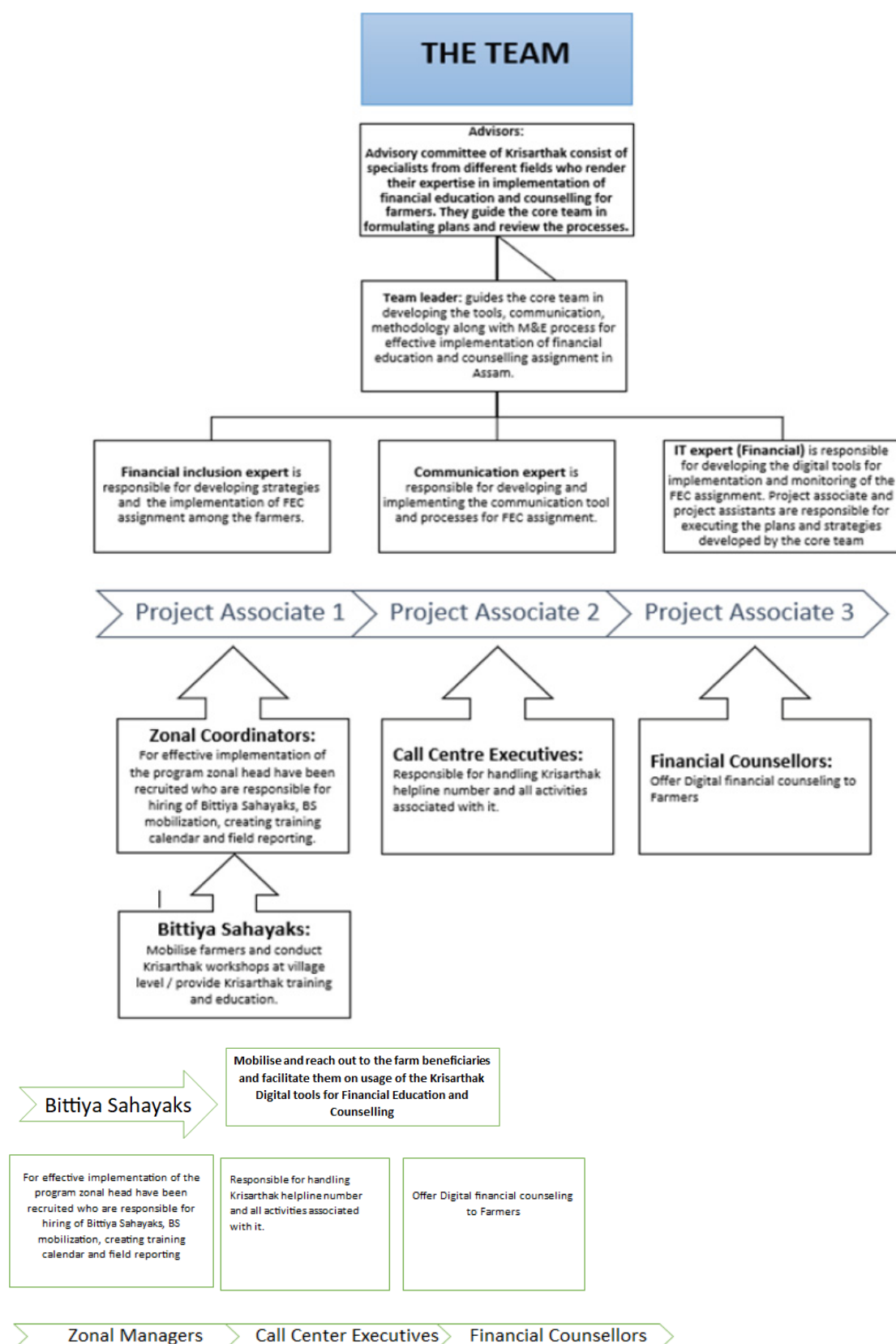


2. STAKEHOLDERS

The following stakeholders were engaged during the Cycle 3 phase.

District Agriculture office & ATMA team <ul style="list-style-type: none">•They are important stakeholders who help us to engage with FPC members along with agency officials . They have also helped us in hiring process.	Agencyies - PWC, ICCOA, GT <ul style="list-style-type: none">•They are important stake holders and needed in collecting FPC details	Banks <ul style="list-style-type: none">•Bank officials have helped us in reviewing the FEC content and counselling tools along with the processess.	
Farmers Producer Companies (FPCs) <ul style="list-style-type: none">•The Board of directors of FPC & CEO of the FPC are key stakeholders especially during the mobilization phase	Farmers Interest Groups (FIGs) <ul style="list-style-type: none">•The president and secretary of FIG are inportant in setting all communication with the farmers	WAMUL & DCS <ul style="list-style-type: none">•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 Panchayats <ul style="list-style-type: none">•As part of extending the financial litearcy innitiative Krisarthak team has also reached out to Gram panchayats to mobilize the farmers in villages that have APART supported beneficiaries

3. TEAM



4. MEDIA LINKS

1. Newspaper article

Title – krisarthak-a-roadmap-for-inclusive-financial-growth-of-farm-community-in-assam

Link - <https://guwahatipius.com/assam/krisarthak-a-roadmap-for-inclusive-financial-growth-of-farm-community-in-assam>

Title – krisarthak-a-smart-tool-for-farmers-of-assam

Link - <https://www.discovereast.in/business/krisarthak-a-smart-tool-for-farmers-of-assam/>

Title – Krisarthak

Link - <https://pragyanxetu.com/krisarthak/>

Title – APART Launches Krisarthak for the financial education & counselling

Link - <https://www.business-northeast.com/apart-launches-krisarthak-for-the-financial-education-and-counselling-of-farmers>

Title – Launch of Krisarthak: financial education & counselling of the farm community in assam

Link - <https://rongilibarta.com/launch-of-krisarthak-financial-education-counselling-of-the-farm-community-in-assam/>

Title – APART launches financial advisory service for farmers

Link - <https://www.sentinelassam.com/cities/guwahati-city/apart-launches-financial-advisory-service-for-farmers-632547>

Title – Financial advisory for farmers at their doorstep launched

Link - <https://iibm.ac.in/Media/img9.pdf>

Title – Krisarthak selected by world summit awards

Link - <https://www.eastmojo.com/assam/2024/03/19/assam-krisarthak-selected-by-world-summit-awards/?Y29uc3VtcHRpb24=bd25d57b-48f6-4285-a529-0f955f741f8e>

2. AIR Radio Talk show of Krisarthak in the program Krishi jagat on 28th August 2023

Link - <https://www.youtube.com/watch?v=AqUizrs9EM8>

3. Krisarthak Facebook Page

Link - <https://www.facebook.com/krisarthak>

4. Krisarthak Youtube page

Link - <http://www.youtube.com/@krisarthak4359>

5. Krisarthak website

Link - <https://www.krisarthak.in/>



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