



Krisarthak

ENABLING FARMERS WITH FINANCIAL EDUCATION & COUNSELING SERVICES DIGITALLY

Implementation Phase:

Cycle 4: Feb'24 – Apr'24



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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 Fourth cycle of the assignment was implemented in the month of February – April, 2024, across twenty districts. This Cycle implemented the core FEC digital solutions, tools/platforms, processes as per the finding and course corrections made based out of experiences during the Third Cycle (November 2023 – January 2024).

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 Bittiya Sahayaks, to ensure quality and effective delivery of FEC.



2. FEC (KRISARTHAK) CYCLE 4 IMPLEMENTATION SUMMARY

[FEBRUARY 2024 – APRIL 2024]

	Pilot (Jan'23-Apr'23)	Cycle 1 (May'23-Jul'23)	Cycle 2 (Aug'23-Oct'23)	Cycle 3 (Nov'23-Jan'24)	Cycle 4 (Feb'24-Apr'24)	Cumulative till Jan'24
Total Farmers reached out	2785	42709	45792	38170	15961	1,45,417 (Female: 49%)
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	1692	29718	20875	24931	4447	81663
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	2785	15306	26938	13504	11559	70092
Male Farmers registered	1323 (47.53%)	8638 (56.43%)	10891 (41.19 %)	8843 (65%)	2981 (25.8%)	32676 (46.6%)
Female Farmers registered	1462 (52.47%)	6668 (43.56%)	16047 (60.6 %)	4661 (35%)	8578 (74.2%)	37416 (53.4%)
Smartphone Users	1093 (39.25%)	12991 (84.87%)	24917 (94%)	13239 (98%)	11514 (99.6%)	63754 (89.24%)
Base phone users	1692 (60.75%)	2315 (15.12%)	2021 (6%)	265 (2%)	45 (0.4%)	6338 (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 11514 farmers who were registered in the Bittiya Sakhi Chatbot, 10140 (88%) farmers had completed all the modules during Cycle 4 and downloaded the Certificates.	Out of the 63754 farmers who were registered in the Bittiya Sakhi Chatbot, 58287 (91.4 %) farmers had completed all the modules till Cycle 4 and downloaded the Certificates.
Districts covered:	5	21	21	24	20	24 districts were covered have been covered till now
Bittiya Sahayaks / Financial Facilitators	8	176	168	67	93	512 Sahayaks 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)	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	147 FPCs were reached out to during this Cycle	Till now 189 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.	365 Dairy farmers from 10 DCS have been registered during this phase.	4258 Dairy farmers from 74 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)	2092 farmers have filled up the FFHS form, 3091 received counselling (147.76% completion)	19114 farmers have filled up the FFHS form, out of which 4516 1st level (23.63% completion)

3. CYCLE 4: COUNSELLING SUMMARY

	Pilot (Jan'23-Apr'23)	Cycle 1 (May'23-Jul'23)	Cycle 2 (Aug'23-Oct'23)	Cycle 3 (Nov'23-Jan'24)	Cycle 4 (Feb'24-Apr'24)	Total
Total Farmers Financial Health Survey (FFHS) Form	38	5918	7529	3537	2092	19,114
Total reach out (total counselling calls made to the farmers in each cycle)	10	3798	4962	5779	5418 (2092 from cycle 4 + further 3,326 farmers from 2nd and 3rd cycle who did not take counselling earlier were called for the 2nd time)	19,967
1st level of counselling*	10	72	445	898	3091	4516
Gender	8 (female), 2 (Male)	23 (female), 49 (Male)	249 (female), 196 (Male)	745 (female), 153 (Male)	2771 (female), 320 (Male)	3,796 (female), 720 (Male)
2nd level of counselling*			51	75	228	354
District	5	11	12	4	8	

4. CYCLE 4: IMPLEMENTATION ACTIVITIES

Duration	Activities	Tasks			
Feb, Mar and Apr'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 93 Bittiya Sahayaks under the zonal heads	Hired 1 consultant DC for Lower Assam		
	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 feedback process. New questions regarding financial profiling of the farmers were added in the Feedback form	A day long discussion was held with the Financial Experts to review and take their inputs on the Counselling process and how to make it more effective and scalable	Sending Text and voice sms for 1) Mobilizing the farmers 2) Sharing Educational content on Financial products and services
May – June' 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

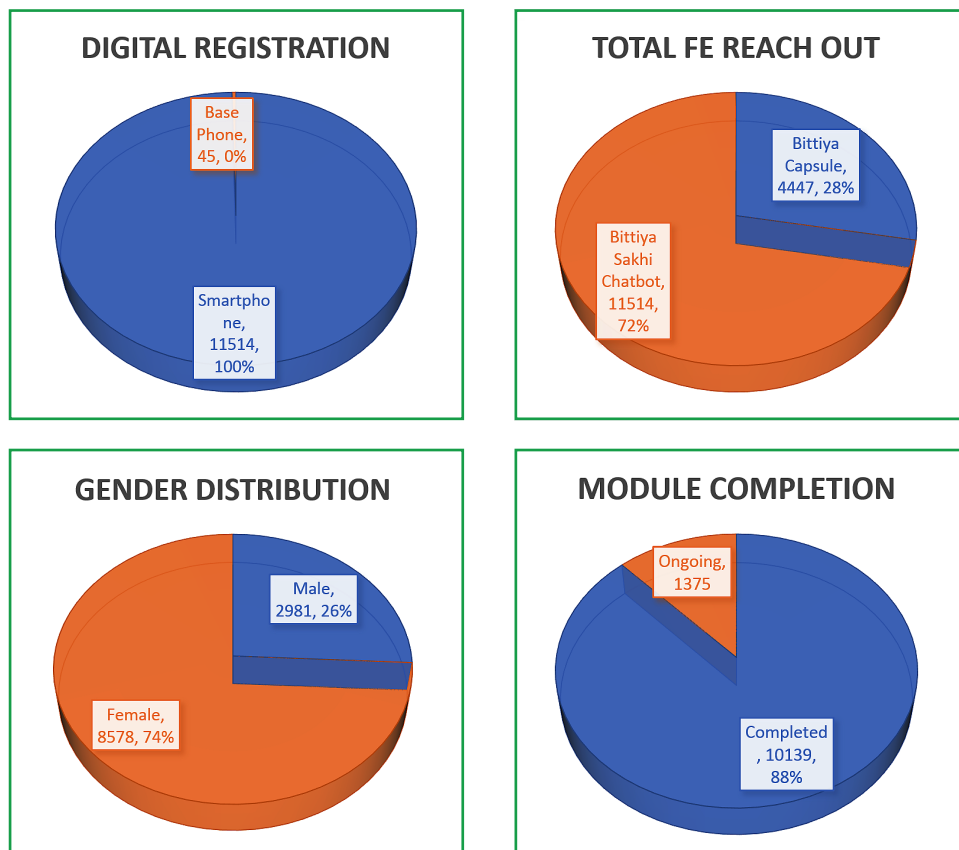
PART A. FINANCIAL EDUCATION (FE) REACH



5. FE OUTPUT SUMMARY

5.1 Farm Beneficiary engagement and response:

Cycle 4 (Feb'24 – Apr'24) reached out to 15961 farmers from 5 value chains. 11514 farmers were registered digitally in Chatbot and Kobo, out of which 74.2 % are female and 25.8 % are male farmers. Overall, 99.6% are smartphone users and 0.4% are base phone users. Out of the 11514 smartphone users, 10139 (88 %) have completed all the modules in the Bittiya Sakhi Chatbot with certification.



5.2 Bittiya Sahayak (Financial Digital Facilitator):

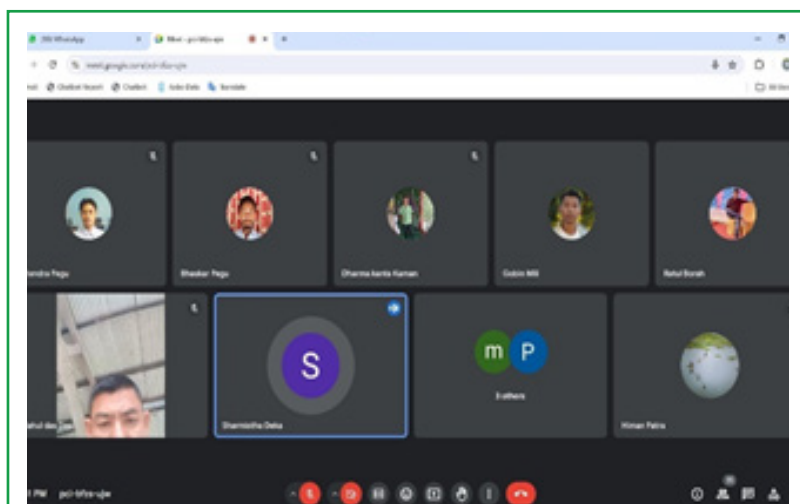
In the 4th cycle, the assignment onboarded 1 Consultant as District Coordinator and 93 Sahayaks. The hiring of the Sahayaks is an ongoing process.

The primary role of the District/ Zonal Heads involves 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.



Offline training of Bittiya 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.



Online Review meeting of Sahayaks

5.3 Support of stakeholders:

The District Agriculture departments, 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. In this Cycle we had a meeting with WAMUL. Krisarthak team shared with them the updates regarding the Dairy farmers. We also had a meeting with our Financial Experts, ex bankers, regarding the Financial Counselling services offered under Krisarthak. We had a fruitful discussion.



Workshop with Dairy Farmers



Meeting with Financial Experts regarding Financial Counselling

5.4 Use of Bittiya Sakhi Chatbot:

11514 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 4, out of which 10139 (88 %) 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. 2092 farmers have filled up the Farmers Financial Health Survey Form, available in the Chatbot, for availing the Counselling Service.

5.5 Use of FEC Krisarthak Call Centre – Bittiya Khetu:

A total of 172 calls have been received during Cycle 4. 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. 11771 farmers have been reached out to by the Krisarthak helpline



FEC Krisarthak Call Centre



PART B FINANCIAL COUNSELLING (FC) REACH



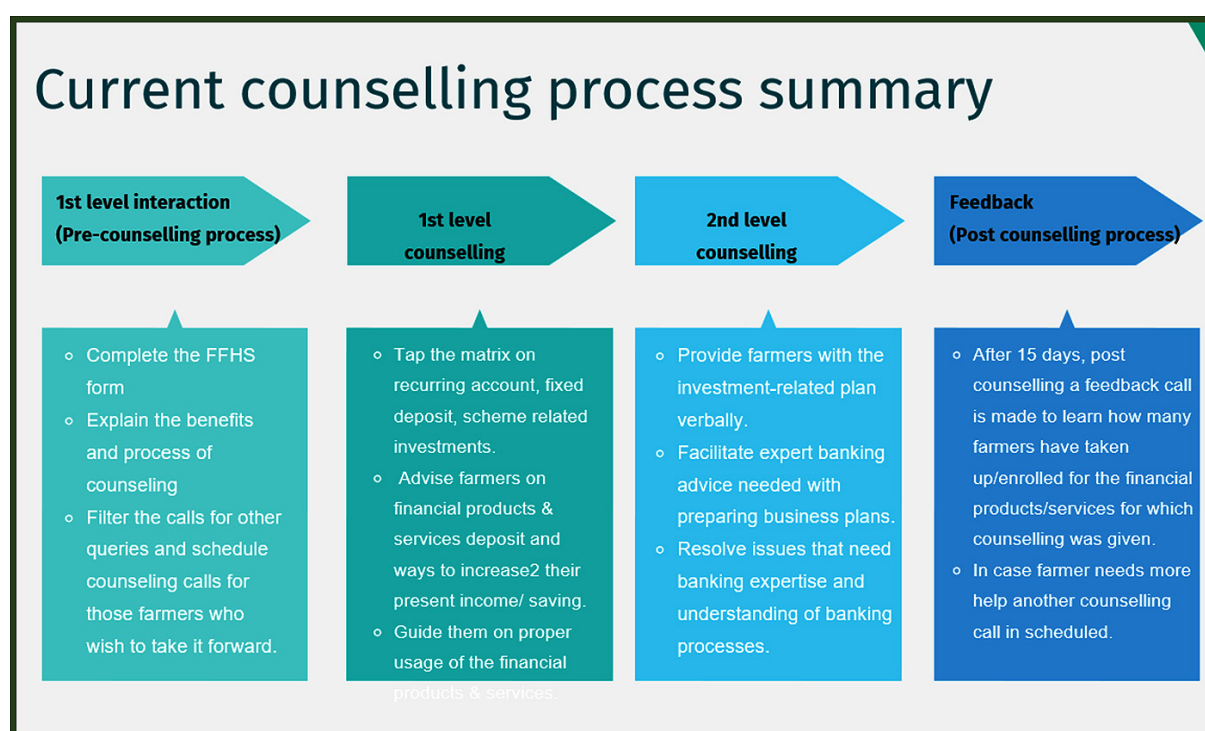
6. FINANCIAL COUNSELLING

6.1 Overview of the Financial Counselling Process :

***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.



6.1.1 Pre-counselling process

- i. The team received 2092 Farmers Financial Survey form. In many cases form are filled by farmer for following reasons.
 1. Expecting financial subsidy or loan after talking to the expert.
 2. Filling up the form thinking it is a process mandatory for completion of financial education.
 3. One farmer filling up multiple FFHS form, due to miss information while filling up the form first time or miss understanding.
 4. Farmers using the form to register their opinion or suggestions.
 5. Farmers filling up the forms to find resolution to small query related to financial product & services.
 6. Farmers filling up the form for taking financial counselling, which will help them plan and manage their funds better and find avenues for financial investment which can bring financial security and wealth development.
- ii. A total of 11771 calls were made out of which 5418 farmers connected with the counselling team while only 3091 people took counselling.
- iii. Those who need only small query resolution are given information and also guided to revisit the relevant module in the chatbot properly. They are also explained about counselling process and further team asks such farmers whether they wish to take counselling. Those farmers who agree are given counselling at that point.

6.1.2 1st level of counselling

- i. The 1st level financial counselling is given to those farmers who fall in the point “f”, mentioned in paragraph 5.2.1, while rest of the farmers are given necessary information over the phone and explained about the concept of financial education.
- ii. In the 4th phase the 1st level counselling was completed with 3091 farmers out of which 1342 farmers were from 4th cycle. Rest of them did not go through the complete counselling process or did not take up the call. Those who did not take up the call will be called in the subsequent cycles.
- iii. The team called 3,326 from 2nd and 3rd cycle who did not receive the counselling calls in the earlier cycles and counselled 1749 farmers from that group.

6.1.3 2nd level of counselling

1. In those queries where the counselling team thinks that an expert opinion is needed, those calls are forwarded for 2nd level counselling.
2. Out of 3091 cases where 1st counselling was given, 228 farmers requested for added information and expert financial input related to financial investment. These farmers were given 2nd round of counselling by financial experts of Krisarthak.

6.1.4 Feedback

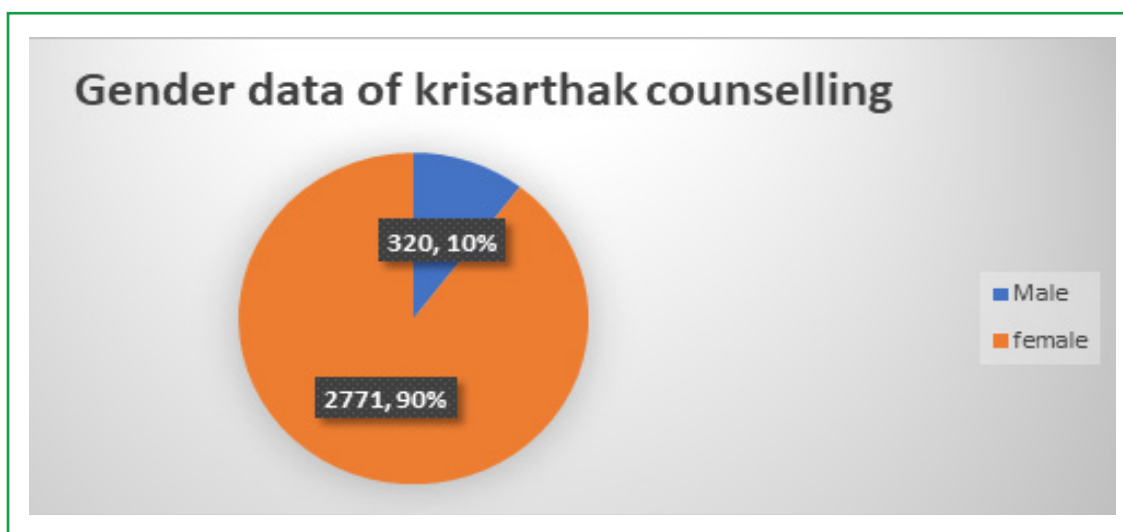
After a month of counselling session, the team took feedback from the farmers. 92 farmers responded positively and informed the team that they took action upon counselling. The outcome of the counselling was

- i. The users have now either started using the product that they were not using earlier, eg ATM card or UPI.
- ii. They have enrolled their name in scheme or new saving account.
- iii. They have started using the product/service properly, eg- they are paying EMI in time, they have enrolled for mobile notification from bank, they are keeping their bank account active etc.
- iv. They visited the bank to get the product, they took counselling for.

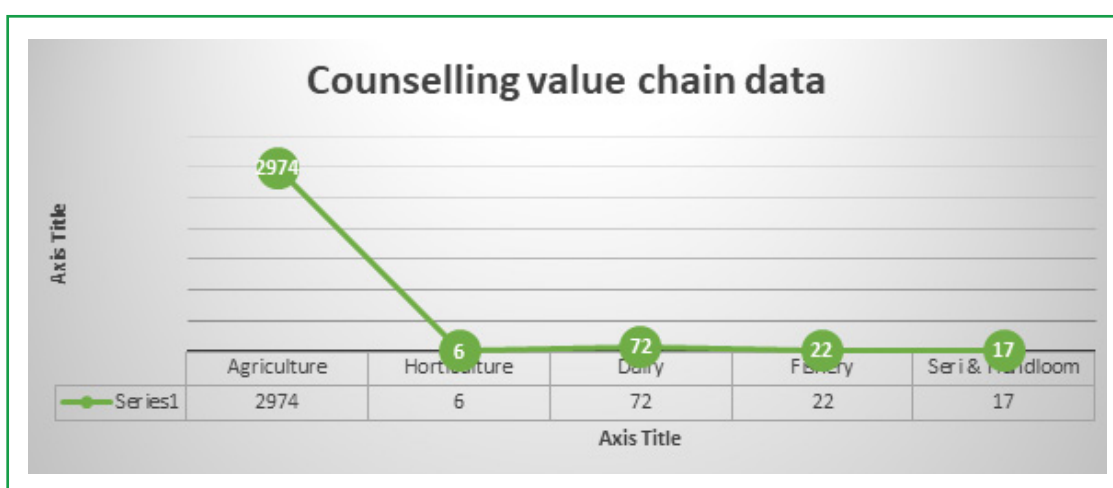


6.2 The Financial Counselling Data Overview

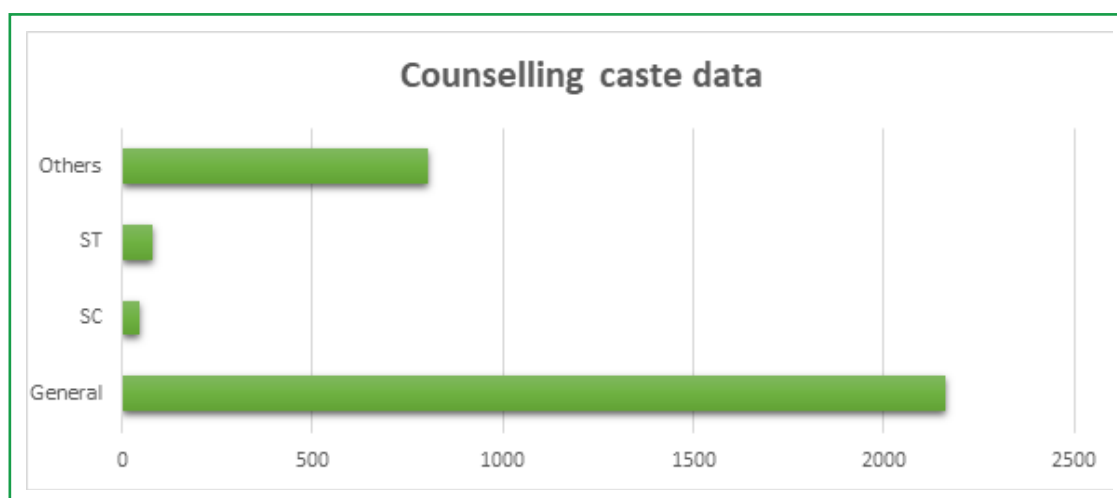
6.2.1 Gender Distribution under Krisarthak Financial counselling



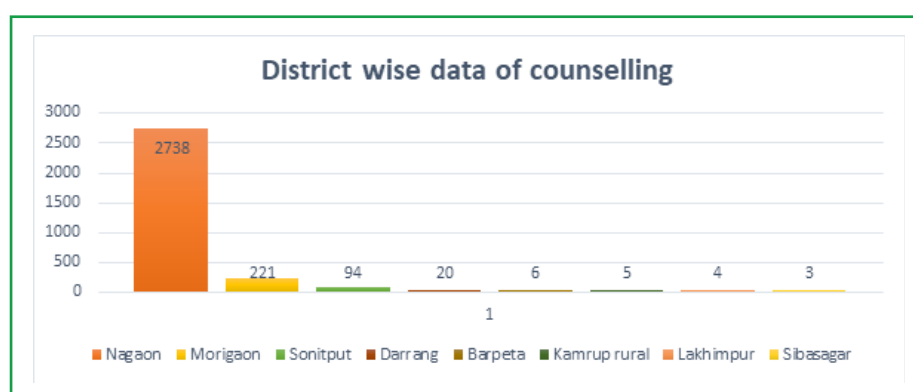
6.2.2 Number of farmers under each value chain covered under Krisarthak Financial counselling



6.2.3 Caste Distribution under Krisarthak Financial counselling



6.2.4 Number of Districts covered under Krisarthak Financial counselling



6.2.5 Analysis of the counselling data – Key findings

1. Majority of people who took counselling were women and from Agriculture value chain (2771). This could reflect the fact that in an organised banking setup women get very less avenue to resolve their banking queries. They need opportunity where they are given space to put forth their queries without any hindrance. In Krisarthak counsellors themselves call the farmers, which gives women the comfort to receive guidance within their home. A comfortable environment further gives them the confidence to raise their queries on banking services.
2. Most farmers in the counselling process are from general category – 2162, followed by others which consist of OBC – 803, Schedule caste – 81 and SC- 45. If we correlate this data with that of financial education, similar trend is seen there too. In financial education maximum farmers participation in education is

also from general category. It can further reflect that FPC has lesser penetration in the tribal section of the state.

3. The income range of the farmers (personal monthly income) varied between 900 to 15000 (approx.). The monthly expense varied between 500 to 11,000 (approx.). The monthly saving varied between 300 to 7000 (approx.)
4. The highest number of counselling was given on Pradhan Mantri Suraksha Bima Yojna – 2879 farmers took counselling for this product.
5. While very few 132 farmers wished to know about digital payments

Cycle 4- Farmer's Financial Counselling form

Questions Responses **3,091** Settings

3,091 responses

Link to Sheets

Accepting responses

Summary Question Individual

Sahayak Code

3,091 responses

KS133

ks133

N/A

N/A

KS576

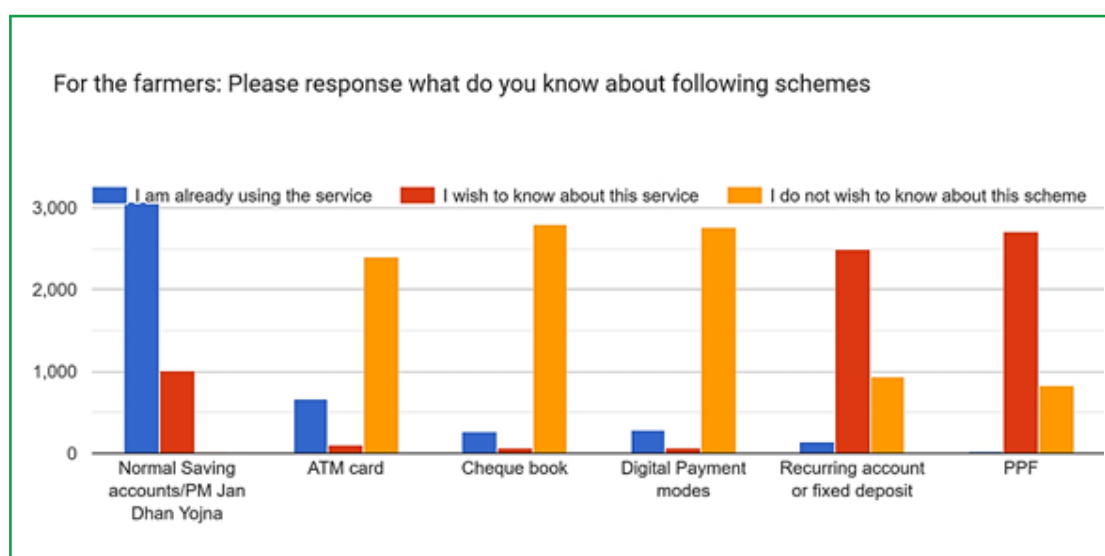
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KS10

Saving Tools

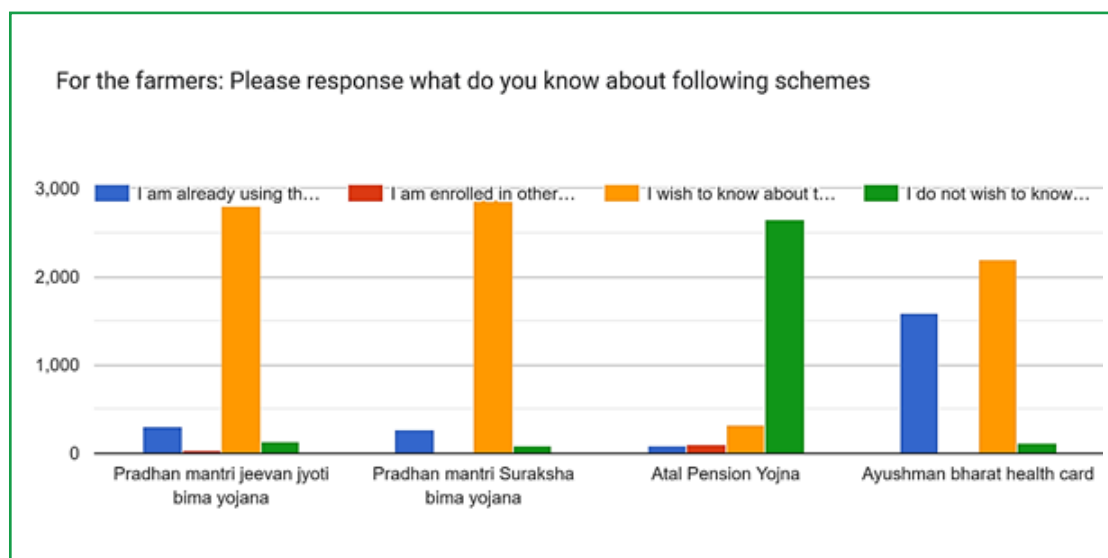


1. About 3072 farmers responded positively regarding saving account and informed that they have saving account while 19 people did not have any account. Out of this, 1250 people were given counselling on

saving account which shows that many have not been using their bank account properly or have kept the account inactive with minimal transaction.

2. Out of 3091 only 671 people had debit card and majority did not wish to know more about the usage of debit card. This was mostly because these farmers did not have ATM machine in their village and never had the chance to use it either.
3. Similarly, only 267 respondent used cheque book as majority farmers were enrolled in zero balance account, they did not receive cheque books. Interestingly, majority of farmers continue to make payment through cash even for large sums in the market where as in Urban areas customarily large payments are either made through cheque or online transaction.
4. 296 farmers responded that they use digital payment, who were mostly men.
5. Only 151 respondents had recurring or fixed deposit and only 23 respondents have PPF. Farmers however have shown lot of interest in both these services.

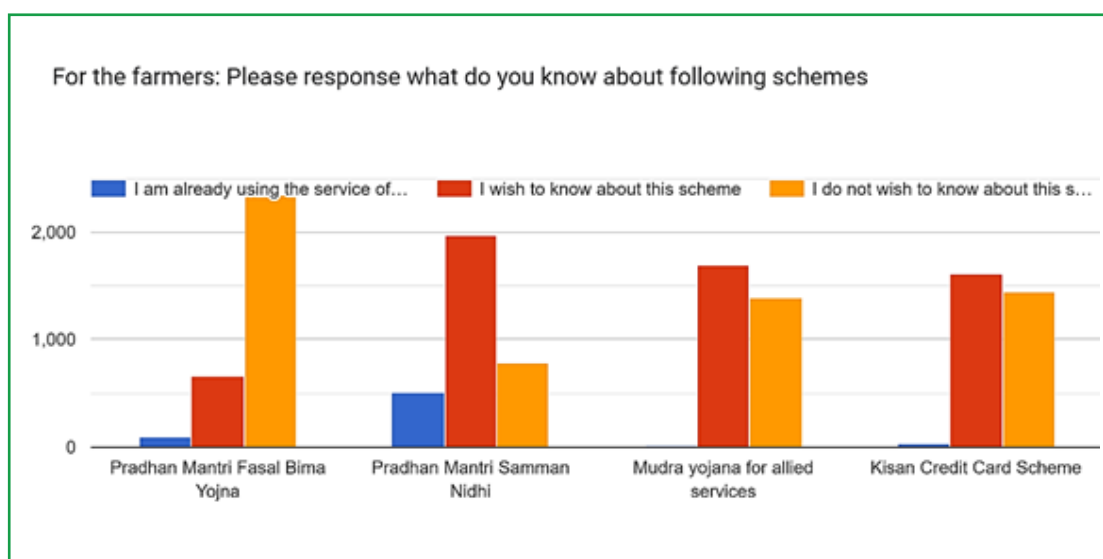
Social Security Schemes



1. The data received for the social security scheme during counselling showed surprising trend. Though there has been an extensive financial camp in the rural area regarding the social security schemes of government yet the number of enrolments in these schemes have been very less.
2. Further, we can also correlate that since majority of our respondents were women as such their participation and awareness about these schemes have been less.
3. Out of 3091 respondents, 296 were enrolled in Pradhan Mantri Jeevan Jyoti Yojna (PMJJY), while 26 respondents had life insurance from other agency, 274 had Pradhan Mantri Surakhsha Bima Yojna (PMSBY - accidental insurance) and 89 into Atal pension yojana (APY).
4. As recently there has been lot of campaigns to increase number of enrolments under health insurance we see that around 1581 respondents have already been enrolled in Ayushman Bharat yojana while 2023 people wished to know more about this scheme.

- Similarly, Atal pension yojana have had many setbacks in the rural area due to its rigid premium scheme and low return value. Counselling sessions have revealed that since the premium of APY increases with age, the farmers are unable to continuously pay for the yojana during financial crises and skip premium. This is also visible in the data where 2569 respondents mentioned that they did not wish to know more about this yojana.

Agriculture Schemes



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6.2.6 Counselling Related Activity

During the fourth cycle to enhance the effectiveness of counselling and to bring continuous innovation, a financial experts meet was conducted. On 17th April, 2024 the Krisarthak team convened a workshop and discussion session of the financial experts to highlight the progress and get suggestion on how we can better our processes.

It was attended by Mr. Abhijit Sharma (Professor, IIBM), Mr. Tahir Ahmed (Retd. LDM Kamrup metro) and Arindam Pal (Retd SBI manager). Our financial experts and advisors have years of experience in the Banking sector and have guided the team in building counselling modules that can help farmer manage their fund better and invest prudentially



6.2.7 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. Counselling is also affected when financial education completion numbers fall. As counselling is only taken by those farmers who complete financial education.
7. Network issues due to adverse climatic condition also hamper the counselling process as call centers are unable to place calls in such situations.



A photograph of a group of five women and two young children standing in front of a building. The building has a blue sign that reads "DUGHA UTPADAK SAMITHI" in Devanagari script. The women are dressed in traditional Indian attire, including sarees and a salwar kameez. One woman is holding a young child. The children are wearing dresses. The background shows a green tarp and a bamboo fence.

PART C CASE STUDIES, LEARNINGS, CHALLENGES, VISIBILITY AND FEEDBACK

7. CASE STUDIES

Case study-1

Name: Lowab hussain
District: Barpeta
Block: Pakabet Bari
Age: 37
Gender: Male
Phone no: 7002648812
Value chain: Fishery
FPC: Betbari Pragati FPC

Lowab Hussain completed the modules of Bittiya Sakhi chatbot in the month of February, 2024. He also submitted the FFHS form to receive financial counselling. He has family of 5 members consisting of wife and three children. He is engaged in paddy farming and fishery. During the counselling session he informed the counselling team that he owns a Saving account in the UCO Bank. He is also enjoying the benefits of Ayushman card and PM Samman Nidhi.

During the first level counselling, Lowab was informed about various social security schemes and financial products/services which he could use. Understanding his needs and level of awareness, the counsellor suggested Recurring Deposit (RD) or Public Provident Fund (PPF) along with Fasal Bima Yojna. Lowab showed interest in creating an PPF account as such in the 1st level counselling he was thoroughly explained about PPF.

Case study-2

Name: Khemat Ali
 District: Morigaon
 Block: Bormonipur
 Age: 49
 Gender: Male
 Phone no: 8402065197
 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 Khemat Ali, a 49-year-old from Morigaon district. He had not joined the Bittiya Sakhi Channel yet or completed the financial education module. He got the call centre number from his neighbour and learned how counselling is given through Krisarthak helpline. So, he took the number and called the help centre

In the first interaction he was asked to complete his financial education module. Once the team in the backend saw that he completed the financial education module in the chatbot, the counselling team called him for conducting the financial counselling.

During the 1st level counselling he informed the team that he used GPay but did not use ATM. He also has Ayushman Card, Atal pension yojana and Fasal Bima Yojna. Also, he had simple saving account and did not have information about any other saving services or tools of the bank. He was informed about recurring and PPF account along with social security schemes during the 1st level counselling.

He also informed the team that has taken the KCC loan in 2022 and he has been paying his premium properly. Later on, when a feedback call was taken, he informed us that he is interested in starting a recurring account, he also visited the bank to open a recurring account but he has now decided that he will start the recurring in future.

Case study-3

Name: Junmoni Debi
District: Morigaon
Block: Kapili
Age: 43
Gender: Female
Phone no: 9531178498
Value chain: Agriculture

Junmoni Devi completed the modules of Bittiya Sakhi chatbot in the month of March, 2024. She, also submitted the FFHS form to receive financial counselling. She has family of 5 members consisting of husband, son and two daughters. She is engaged in paddy farming and fishery. She was informed about recurring account. Counsellor informed her that as she has two daughters, she can keep her money in RD account so that in future this saving can be helpful in funding her daughter's education and marriage. She was also informed about PPF account.

Junmoni had queries regarding PM Saman Nidhi scheme and inform the counsellors that she did not get the quarterly instalment of PM Saman Nidhi scheme this time. Counsellors informed her that Saman Nidhi is given to farmers who own land. Junmoni told the team that her husband owns the land. Further, the counsellors asked her to submit the KYC in BDO office so that her account detail is updated.

Junmoni wanted to learn about Mudra Loan as she also owned a small fishery business. She was given a detailed counselling about Mudra. Post this in the feedback session Junmoni Debi informed the counselling team that she has applied for Mudra Loan.

8. THE KEY CHALLENGES DURING THE IMPLEMENTATION OF CYCLE 4

i. Festival during this Cycle:

Festivals like Eid and Bihu hampered the implementation process in Cycle 4. Farmers were busy in the festivals and therefore did not turn up for the workshops. Hence the reach out numbers are very less in this Cycle as compared to the previous cycles.

ii. Election (Model Code of Conduct):

The Model Code of Conduct for the Lok Sabha Elections came into effect from 16th Mar'24. Group activities were prohibited during this period. We could not conduct workshops in big groups which also was a big challenge faced during this Cycle. Due to the MCC we could not carry out any promotional activities during Cycle 4.





9. VISIBILITY AND COMMUNICATIONS

i. 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 valuable tool for engaging farmers

ii. 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.

(Due to model code of conduct IEC activity were not undertaken)

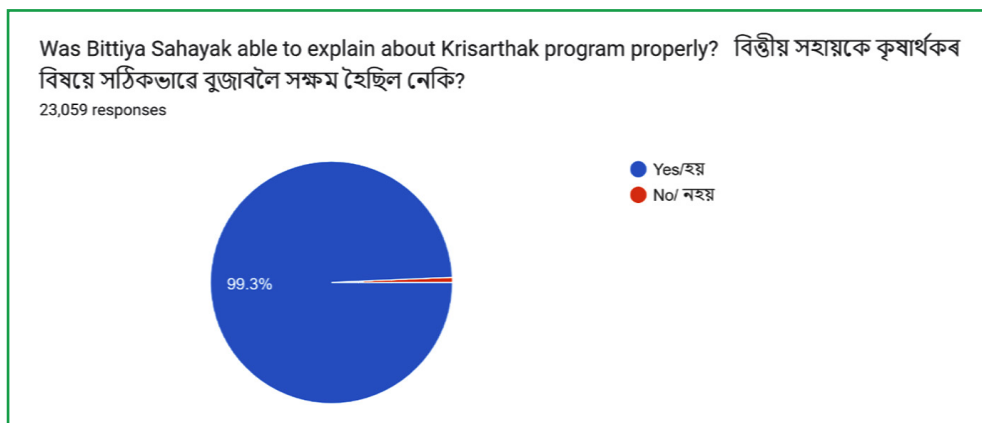


10. FEEDBACK FROM CYCLE 4

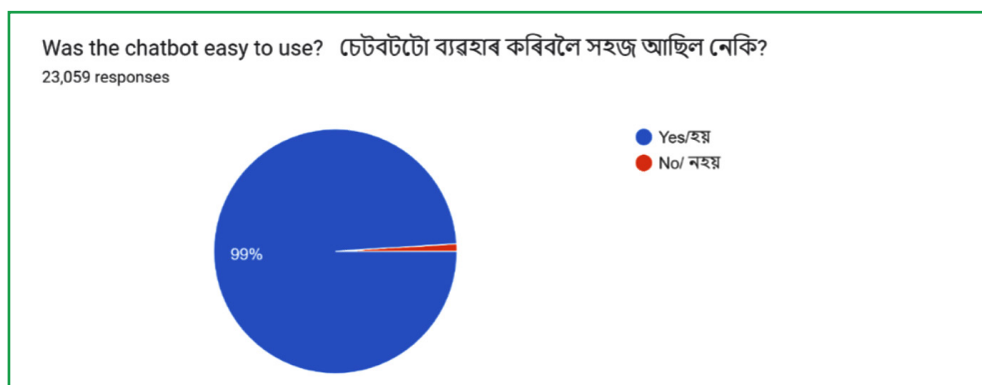
KEY FINDINGS FROM THE CYCLE 4 FEEDBACK PROCESS

The Cycle 4 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 22,698 (Cycle 1 – 9395, cycle 2 – 8654, Cycle 3 – 2,616, Cycle 4 – 2,033)

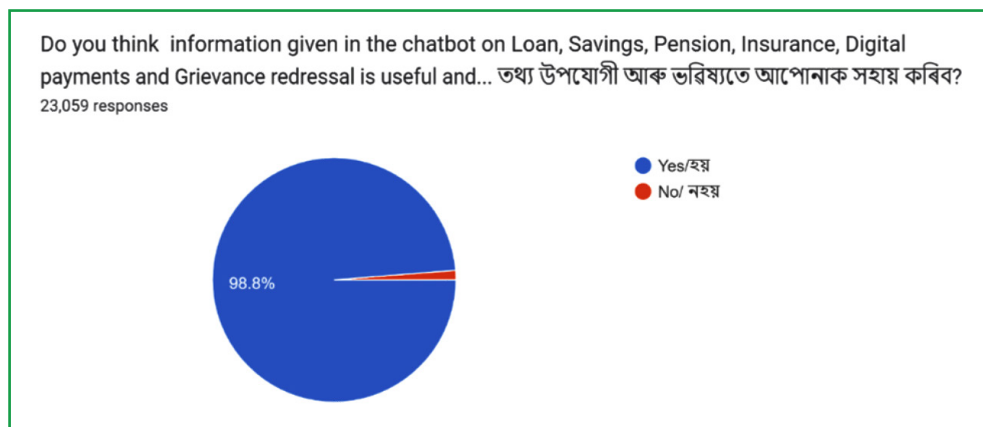
Was Bittiya Sahayaks able to explain about Krisarthak program properly?



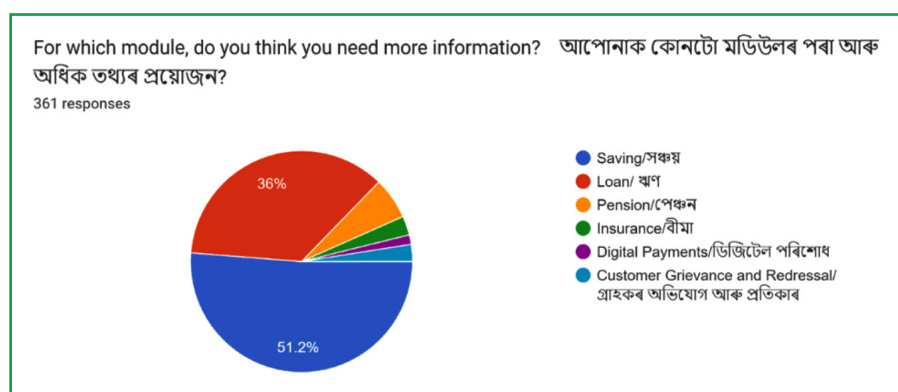
Was the chatbot easy to use?



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?



10.1 FEEDBACK TABLE

SL No	Questions		1st Cycle		2nd Cycle		3rd Cycle		4th Cycle	
			Yes	No	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%	99.3%	0.7%
2	Was the chatbot easy to use?		99.6%	0.4%	99.7%	0.3%	99.7%	0.3%	99.9%	1%
3	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%	98.8%	1.2%
4	For which module, do you think you need more information	Savings	41%		28.9%		30.1%		51.2%	
		Loan	29.5%		51.7%		52.4%		36%	
		Pension	5.4%		6%		5.2%		5.5%	
		Insurance	4%		4%		2.1%		2.91%	
		Digital Payments	6%		1%		2.8%		1.69%	
		Customer Grievance and Redressal	14.1%		8.4%		7.4%		2.70%	



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 | |

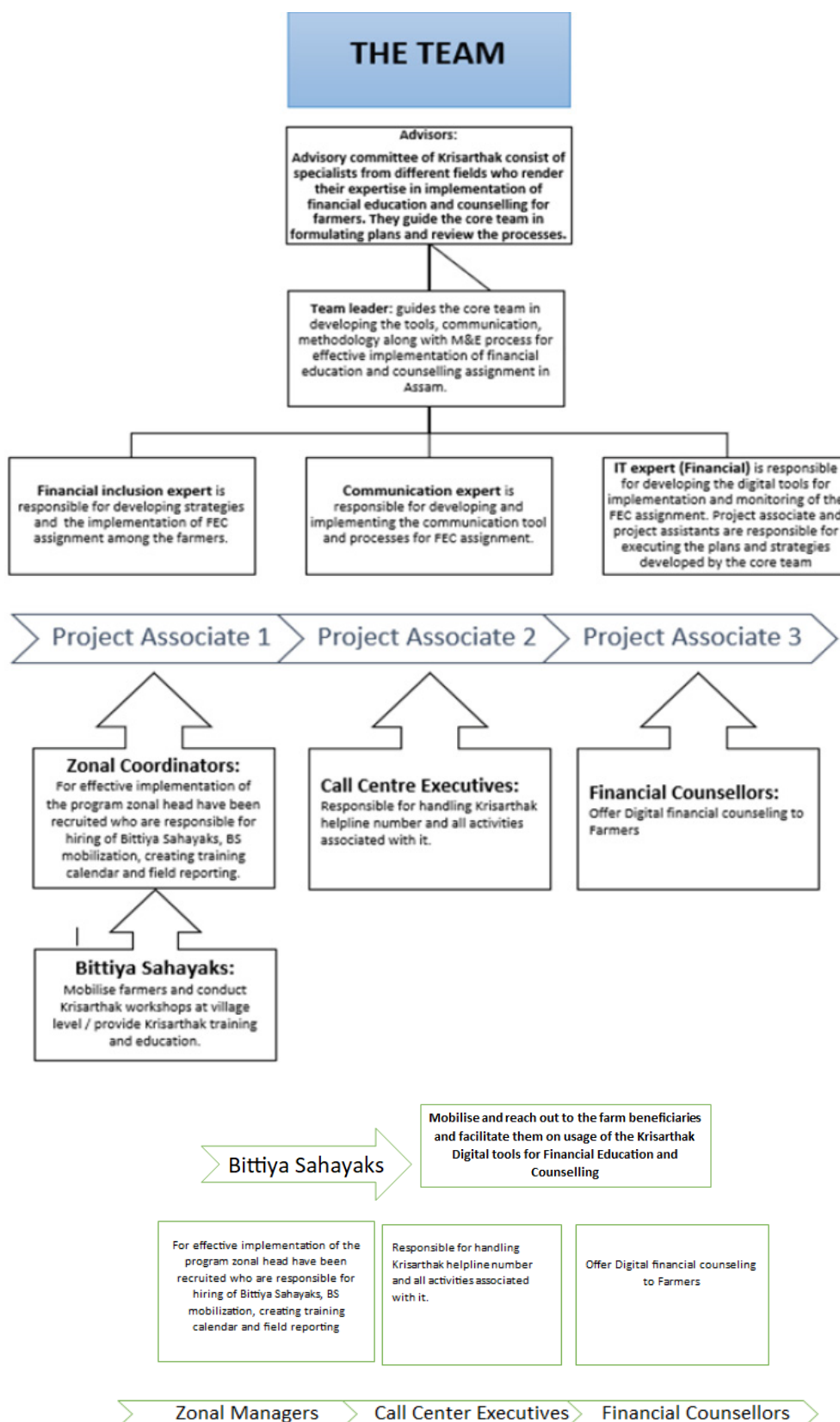


2. STAKEHOLDERS

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/>

