Sarthak

Krisarthak

Enabling Farmers with Financial Education & Counseling Services digitally

Implementation Phase:
Cycle 5: May'24 – Jul'24 Report

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Sarthak
কৃষকৰ কৰ্মশালা
(বিত্তীয় শিক্ষা আৰু পৰামৰ্শ)
LED BY THE CONSORTIUM

01

INTRODUCTION

The Krisarthak Financial Education and Counselling (FEC) assignment, is being implemented under APART, ARIAS Society, and supported by the World Bank. The Fifth cycle of the assignment was implemented in the month of May – July, 2024, across twenty-four districts. This Cycle implemented the core FEC digital solutions, tools/platforms, processes and course corrections made based out of experiences during the Fourth Cycle.

1.1 The Objectives

To deliver FEC solutions (content and services) to the farm community deploying the FEC digital / ICT tools and platforms (mobile chat-bot based FEC LMS platform, IVRS Call centre and SMS solutions);

To reach out to maximum farmers with quality and effective Financial Education and Counselling services;

To study the effectiveness of the course corrections made in the processes and the tools while delivering the FEC solutions to the farm community;

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.

02

FEC (KRISARTHAK) CYCLE 5 IMPLEMENTATION SUMMARY [MAY 2024 – JULY 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)	Cycle 5 (May'24- Jul'24)	Cumulative till Jul'24
Total Farmers reached out	2785	42709	45792	38170	15961	22535	1,67,952 (Female: (43%)
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	1692	29718	20875	24931	4447	6250	87913
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	2785	15306	26938	13504	11559	16285	86377
Male Farmers registered	1323 (47.53%)	8638 (56.43%)	10891 (41.19 %)	8843 (65%)	2981 (25.8%)	4878 (30%)	37554 (43.5%)
Female Farmers registered	1462 (52.47%)	6668 (43.56%)	16047 (60.6 %)	4661 (35%)	8578 (74.2%)	11407 (70%)	48823 (56.5%)
Smartphone Users	1093 (39.25%)	12991 (84.87%)	24917 (94%)	13239 (98%)	11514 (99.6%)	16285 (100%)	80039 (92.66%)
Base phone users	1692 (60.75%)	2315 (15.12%)	2021 (6%)	265 (2%)	45 (0.4%)	0	6338 (7.38%)
Chatbot Registration	1093 farmers registered in the Bittiya Sakhi mobile Chatbot	12991 farmers registered	24917 farmers registered	13239 farmers registered	11514 farmers registered	16285 farmers registered	80039 farmers registered
Chatbot modules completion	561 (51.3 %) farmers completed all modules and downloaded Certificates	12170 (91%) farmers completed modules and downloaded Certificates	23482 (92.3 %) farmers completed modules and downloaded Certificates	11934 (90.14 %) farmers completed modules and downloaded Certificates	10140 (88%) farmers completed modules and downloaded Certificates	15229 (93.5%) farmers completed modules and downloaded Certificates	73516 (91.85 %) farmers completed modules and downloaded Certificates
Districts covered:	5	21	21	24	20	24	24 districts covered
Bittiya Sahayaks / Financial Facilitators	8	176	168	67	93	259	763 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)	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	194 FPCs were reached out to during this Cycle	210 FPCs have been reached out till 5th Cycle
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.	446 Dairy farmers	4704 Dairy farmers from 64 DCS
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)	1979 farmers filled up FFHS form, 4065 received counselling (205.4% completion)	21093 farmers filled up FFHS form, 8581 received counselling (40.7% completion)

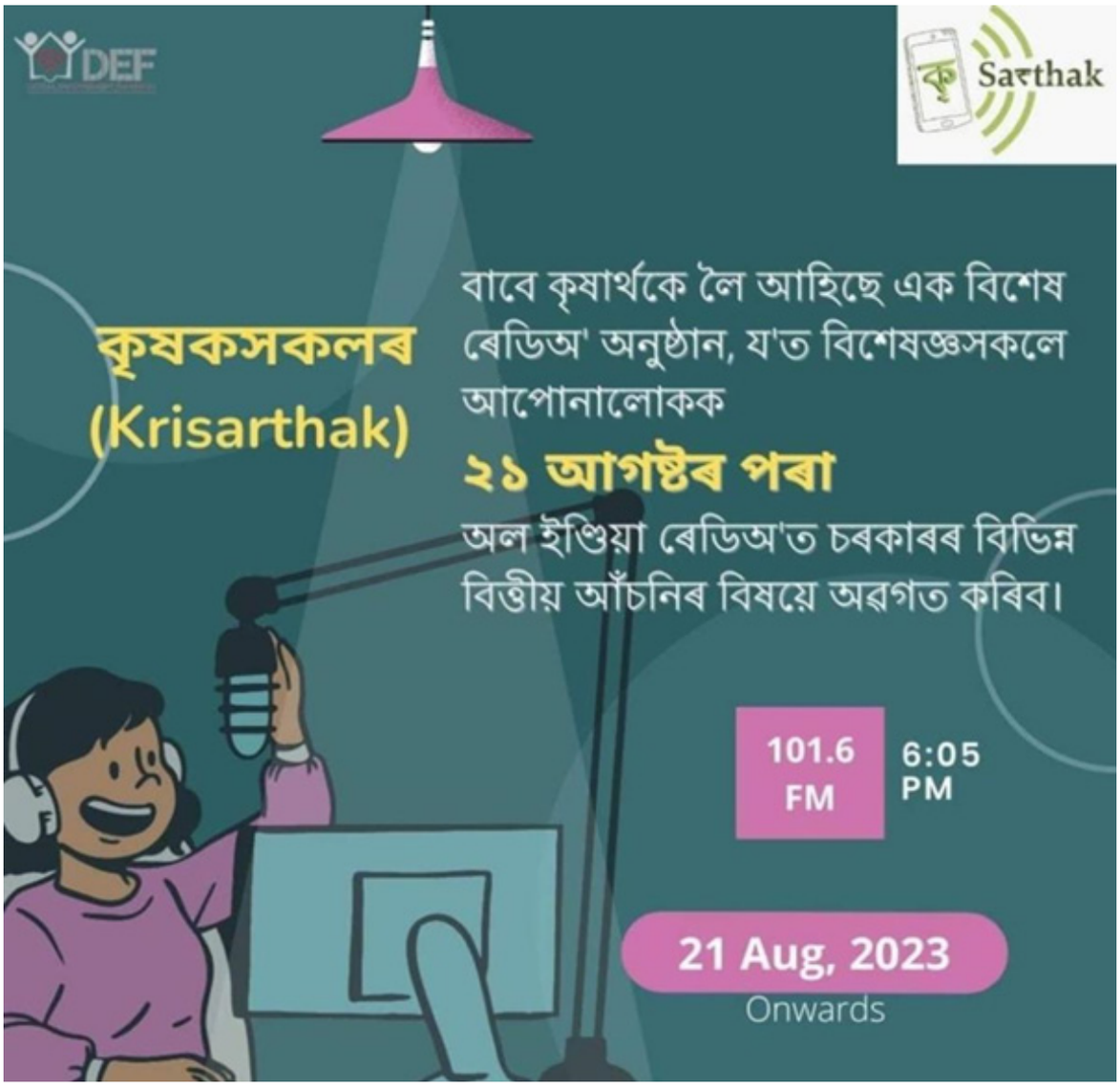
Cycle 5 Financial Counselling Summary

	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)	Cycle 5 (May'24- Jul'24)	Cumulative till Jul'24
Total Farmers Financial Health Survey (FFHS) Form	38	5918	7529	3537	2092	1979	21,093
Total reach out (total counselling calls made to the farmers in each cycle)	10	3798	4962	5779	5418	9205	29,164 (21,093 1st calls + 8071 repeated calls)
1st level of counselling*	10	72	445	898	3091	4065	8581
Gender	8 (female), 2 (Male)	23 (female), 49 (Male)	249 (female), 196 (Male)	745 (female), 153 (Male)	2771 (female), 320 (Male)	3265 (female), 800 (Male)	7,061 (female), 1,520 (Male)
2nd level of counselling*			51	75	228	193	547
District	5	11	12	4	8	16	

03

CYCLE 5: IMPLEMENTATION ACTIVITIES

Duration	Activities	Tasks			
May, Jun and Jul'24	Preparing the districts	Networking with select FPC, DCS & APART offcials	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 259 Bittiya Sahayaks under the zonal heads	Hiring of 2 Call Centre Executives		
	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 District Coordinators of DEF. We conducted 4 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 discussions 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.	Support was taken from existing DEF resources to widen the reach of Krisarthak	Impact assessment and Financial Counselling camps were organized to facilitate access to the interested farmers of 2 FPCs in coordination with the Local BCs and CSPs	Sending Text and voice SMS for 1) Mobilizing the farmers 2) Sharing Educational content on financial products and services
Jul - Aug' 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


DEF
Sarthak
কৃষকসকলৰ
(Krisarthak)
বাবে কৃষার্থকে লৈ আহিছে এক বিশেষ ৰেডিঅ' অনুষ্ঠান, য'ত বিশেষজ্ঞসকলে আপোনালোকক
২১ আগষ্টৰ পৰা
অল ইণ্ডিয়া ৰেডিঅ'ত চৰকাৰৰ বিভিন্ন বিত্তীয় আঁচনিৰ বিষয়ে অৱগত কৰিব।
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6:05 PM
21 Aug, 2023
Onwards

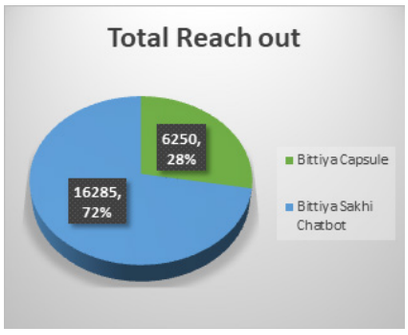
A. FINANCIAL EDUCATION (FE) REACH

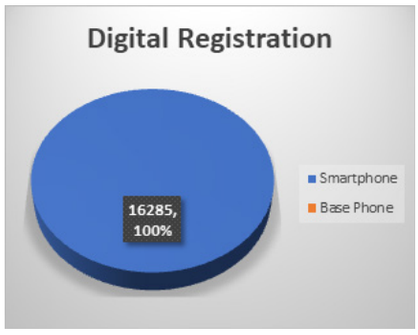
04

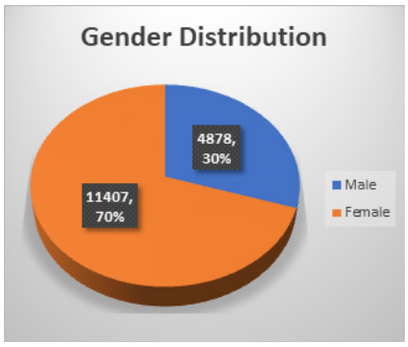
FINANCIAL EDUCATION (FE) OUTPUT SUMMARY

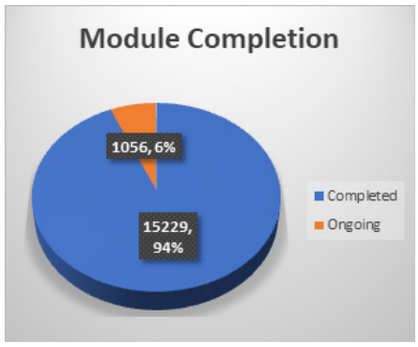
4.1. Farm Beneficiary engagement and response:

In Cycle 5 (May'24 – Jul'24) the assignment reached out to 22535 farmers from 5 value chains. 16285 farmers were reached out through the Bittiya Sakhi Chatbot and 6250 farmers through the Bittiya Capsule component (Text and Voice SMS). 16285 farmers were registered digitally in Chatbot, out of which 70 % were female and 30 % were male farmers. We had 100% smartphone users in this Cycle. Out of the 16285 smartphone users, 15229 (93.5 %) have completed all the modules in the Bittiya Sakhi Chatbot with certification.









4.2. Bittiya Sahayaks (Financial Digital Facilitator)

In the 5th cycle, the assignment onboarded 259 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.

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 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.

Meeting with District Agriculture Officersand FPC BODs and farmers at Majuli

4.4. Use of Bittiya Sakhi Chatbot

Bittiya Sakhi Chatbot

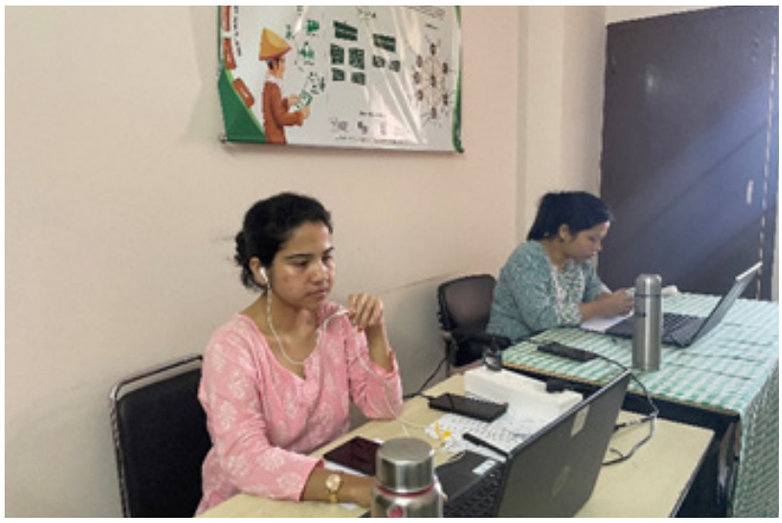
16285 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 5, out of which 15229 (93.5 %) have completed all the 8 modules.

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. 1979 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 188 calls have been received during Cycle 5. 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. 13064 farmers have been reached out to by the Krisarthak helpline.



PART B: FINANCIAL COUNSELLING (FC) REACH

05

CYCLE 5 – COUNSELLING

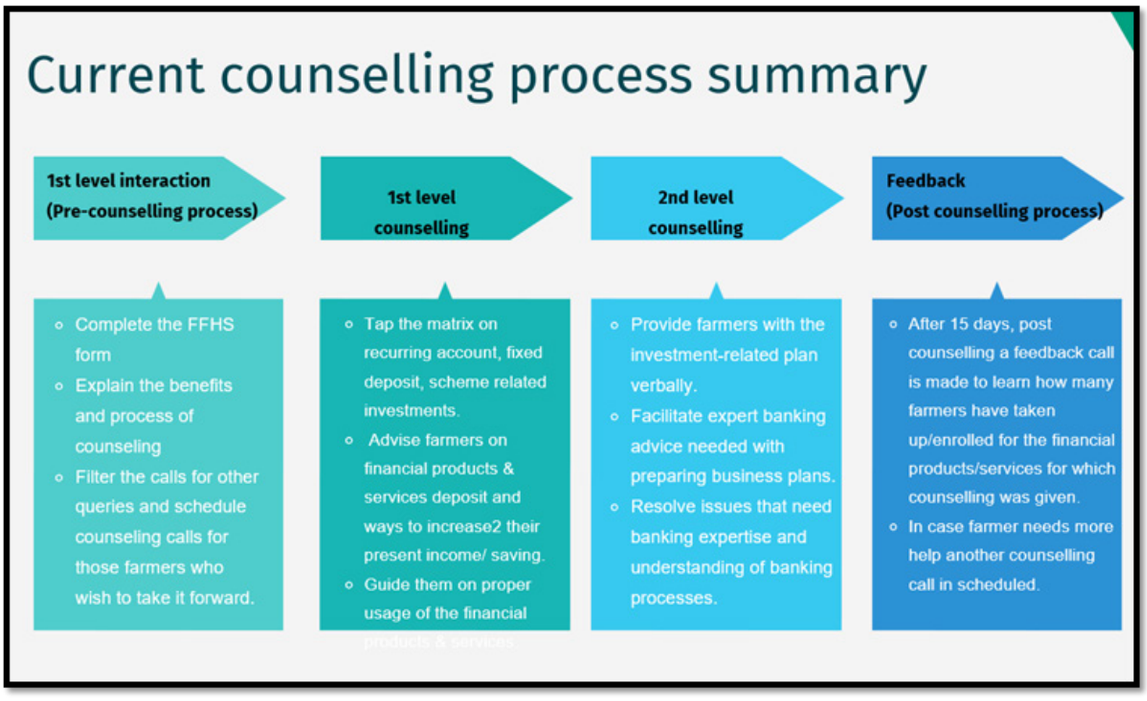
5.1. Overview of the process

overview

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.



A. Pre-counselling process

1) The team received 1979 Farmers Financial Survey form in the 5th cycle. In many cases form are filled by farmer for following reasons.

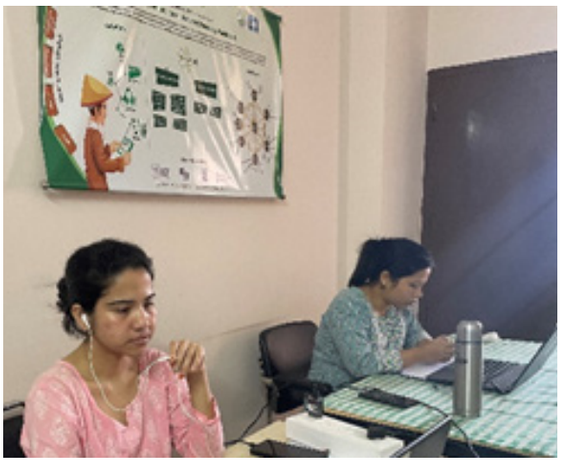
a. Expecting financial subsidy or loan after talking to the expert
b. Filling up the form thinking it is a process mandatory for completion of financial education
c. One farmer filling up multiple FFHS form, due to miss information while filling up the form first time or miss understanding.
d. Farmers using the form to register their opinion or suggestions.
e. Farmers filling up the forms to find resolution to small query related to financial product & services
f. 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.

2) A total of 9205 calls were made out of which 5742 farmers received the calls, while 4065 farmers took counselling.

3) Rest only needed small query resolution. They were given information and also guided to revisit the relevant modules in the chatbot properly. The counselling process and its benefit was also explained to the farmers. Further team asked these farmers to reach out to the counselling team once they have gone through the relevant modules.

B. 1st level of counselling

1. The 1st level financial counselling is given to those farmers who fill up the farmer financial health form after completing all the modules in the chatbot.
2. In the 5th cycle, 1979 Farmer's financial health survey forms were filled. The 1st level counselling was completed with 4065 farmers. Here, 1094 farmers were from 5th cycle while the rest were from 1st, 2nd, 3rd and 4th cycle.
3. Rest of the farmers from 5th cycle either 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 sub-sequent cycles.



C. 2nd level of counselling

4) During 1st level counselling if the counselling team thinks that an expert opinion is needed to resolve the query of the farmer, those calls are forwarded for 2nd level counselling.

5) In 5th cycle, 193 farmers requested additional information which was not available with the counselling team. These calls were forwarded to the financial expert.

D. Feedback

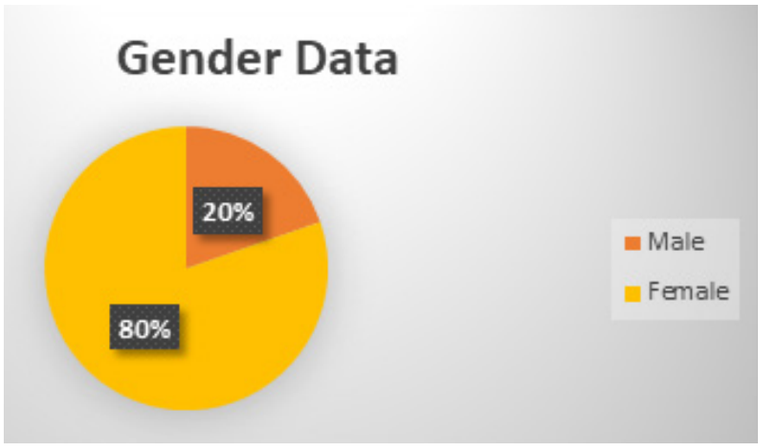
After a month of counselling session, 4587 feedback calls were made. Out of which 1677 calls were connected. Around 43 farmers responded positively and informed the team that they took action upon counselling. The outcome of the counselling was

- 14 of them informed that they have enrolled in Jeevan Suraksha Bima Scheme and accidental insurance scheme.
- 5 have enrolled in Atal pension scheme
- 6 opened new account while 10 confirmed opening recurring account. They have enrolled their name in scheme or new saving account. 3 farmers visited bank and completed their KYC, also liked their Adhaar with bank.
- 5 farmers visited the bank to take up the loans such as KCC / Mudra. However, the team has not yet received a confirmation that they have been issued loan from bank.
- Rest of the farmers confirmed that counselling process has helped them and they will take up necessary banking products in future.

5.2. The counselling data overview

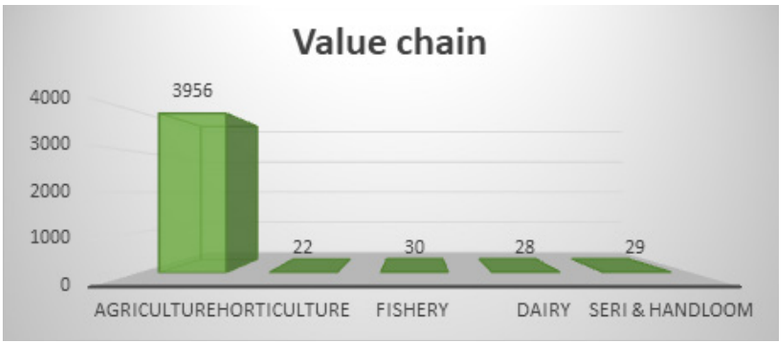
5.2.1. Gender Distribution under Krisarthak Financial counselling

Male	Female
800	3265



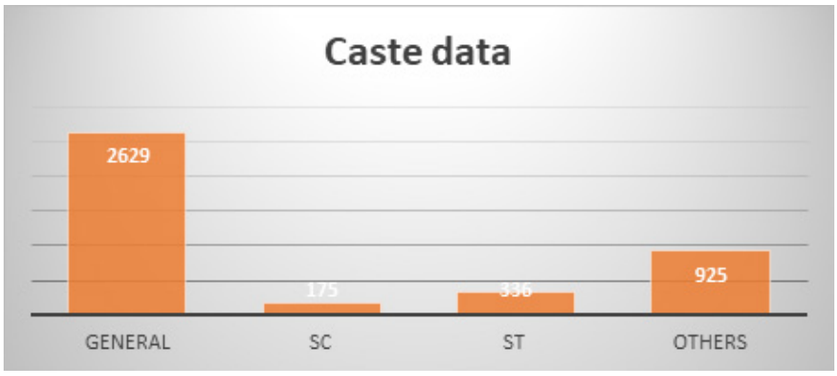
5.2.2. Number of farmers under each value chain covered under Krisarthak Financial counselling

Agriculture	3956
Horticulture	22
Fishery	30
Dairy	28
Seri & Handloom	29



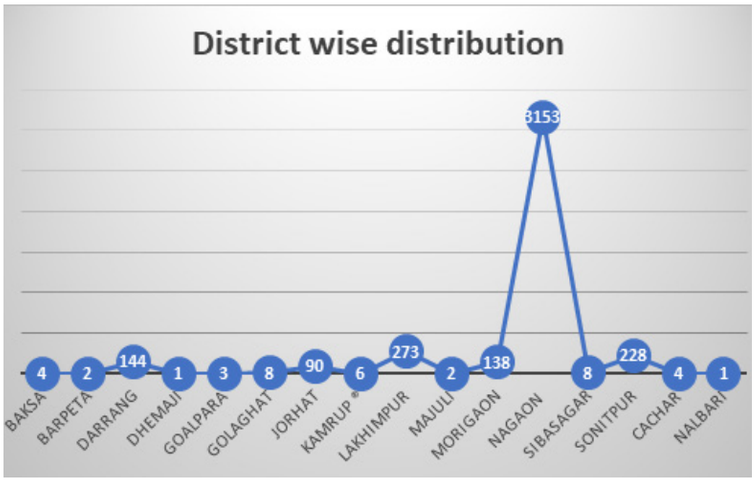
5.2.3. Caste Distribution under Krisarthak Financial counselling

General	2629
SC	175
ST	336
Others	925



5.2.4 Number of Districts covered under Krisarthak Financial counselling

Baksa	4
Barpeta	2
Darrang	144
Dhemaji	1
Goalpara	3
Golaghat	8
Jorhat	90
Kamrup®	6
Lakhimpur	273
Majuli	2
Morigaon	138
Nagaon	3153
Sibasagar	8
Sonitpur	228
Cachar	4
Nalbari	1

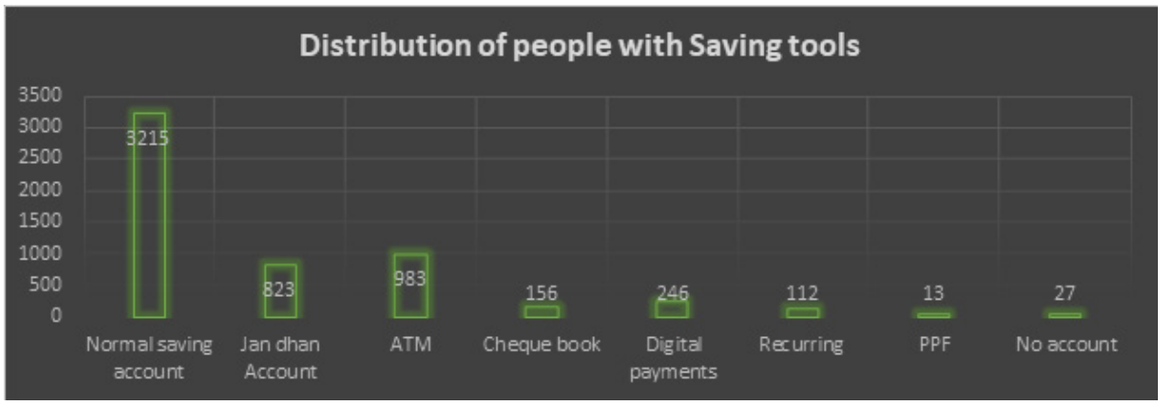


5.2.5. Analysis of the counselling data – Key findings

1. Majority of people who took counselling were women. Total 3172 women farmers from Agriculture value chain took counselling. This could reflect the fact that in an organised banking setup women get very less avenue to resolve their banking queries. In Krisarthak counsellors themselves call the farmers, which gives women the comfort to receive guidance within their home.
2. Most farmers in the counselling process are from general category – 2629, followed by others which consist of OBC – 925, Schedule tribe – 336 and Schedule caste- 175. The number of ST farmers has increased in this cycle as the program is started full scale intervention in areas like Lakhimpur and Dhemaji.
3. The income range of the farmers (personal monthly income) varied between 1500 to 16000 (approx.). Average monthly income is Rupees 5206 (approx.)
4. Average monthly expense is around Rupees 4340 (approx.)
5. Average monthly saving is around Rupees 775 (approx.)
6. The highest number of counselling was given on Pradhan Mantri Suraksha Bima Yojna – 1487 farmers took counselling for this product.
7. While very few farmers wished to know about products like ATM card, Cheque Book, Digital payments, Atal pension yojana and Pradhan Mantri Fasal Bima Yojna.

A. Saving tools

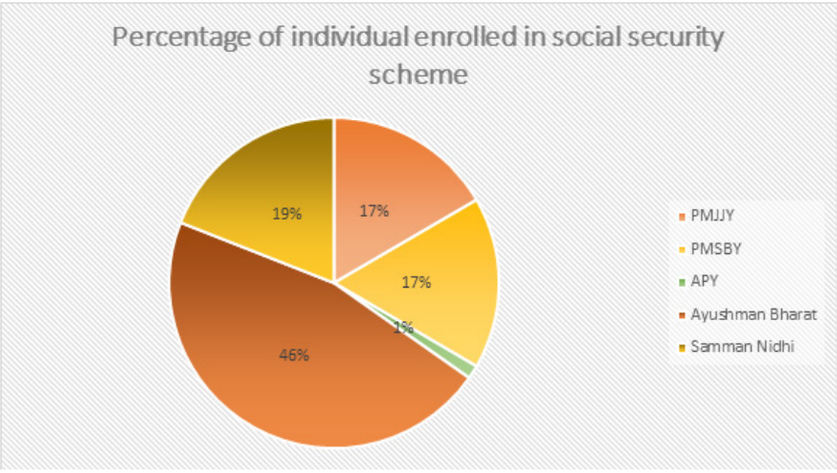
1. About 3215 farmers responded positively regarding saving account and informed that they have saving account while 27 people did not have any account. Out of this1136 had zero balance account. 1582 people were given counselling on saving account which shows that many have not been using their bank account properly or have kept the account inactive with minimal transaction.
2. 983 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 156 respondent used cheque book.
4. 246 farmers responded that they use digital payment, However, 363 farmers took counselling on Digital payments.
5. Only 112 respondents had recurring or fixed deposit and only 13 respondents have PPF. Farmers however have shown lot of interest in both these services.



B. Social security schemes

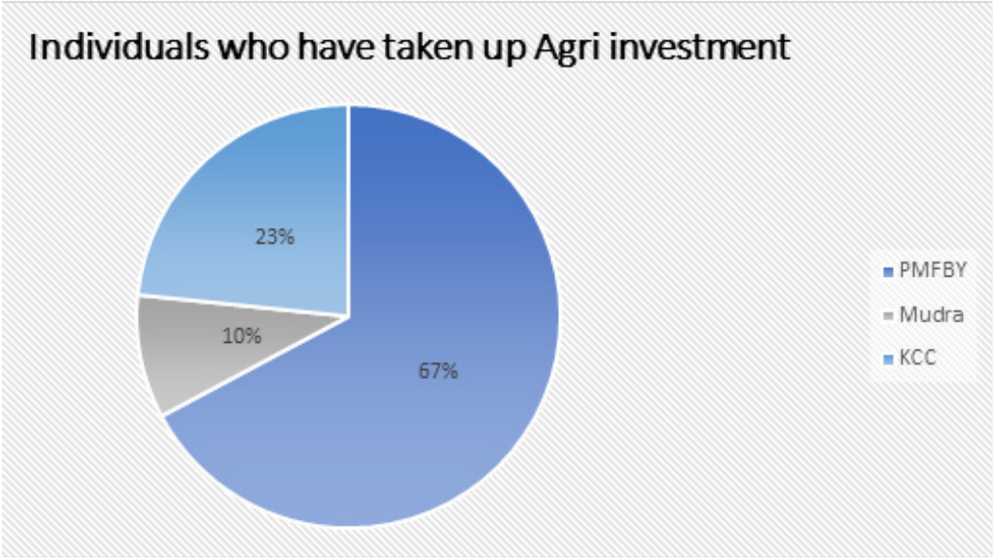
1. In this cycle the enrolment in Ayushman Bharat has increased from last cycles. While in 4th cycle Out of 3091, 1581 respondents had Ayushman Bharat card in that cycle, similarly, 2899 respondents out of 4065 already have Ayushman Card in 5th cycle. 1890 farmers also showed interest in knowing more about this scheme. This shows that National Health Mission with the help of health care staffs have enrolled rural population in large number under this scheme.
2. However, uptake and enrolment in other social schemes is very low. Out of 4065 respondents 1042 where enrolled in PMJJY while 1053 respondents have PMSVY (accidental insurance) and 83 have Atal pension Yojana.
3. 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.
4. Only 340 farmers wanted to get counselled on Atal pension Yojana. This could be due to the 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.
5. Similarly, when asked whether farmers have received the Pradhan Mantri Samman Nidhi instalments, around 1194 people responded positively. In this case, an important

point to be noted is that the PM Samman Nidhi is only given to those farmers who own land or have land in their name. As most respondents were female, it reflects that many women farmers own land in Assam.



C. Investment

1. As 80% of farmers who got counselling were female, we saw very little interest in investment schemes as investment related decisions are made mostly by husband or male family members in Indian house hold. The counselling data shows that the investment in Agri product has remained minimal.
2. 207 respondents are enrolled in Fasal Bima Yojna, while only 72 have received KCC loans. 1901 respondents showed interest in knowing more about Fasal Bima Yojna and 1014 respondents took Counselling for KCC
3. While in the last cycle, there were not a single respondent who were enrolled for Mudra loan. In the 5th cycle we have come across 29 farmers who have taken this loan. Further, 1043 farmers took counselling for Mudra loan scheme.



5.2.6. Counselling related activity

Through the continuous counselling and feedback process, it has been strongly felt that uptake and access to the financial product is obstructed due to the remoteness of the villages in Assam and communication gaps. Most farmers do not have easy access to the bank branches or the Common Service Points/Business Correspondents of the different banks.

During counselling it was seen that many farmers were unable to access financial products due to the distance between their village and bank branches. To overcome this hurdle and bridge the gap between the demand and access to financial products among farmers Krisarthak organised two Financial Facilitation Camps in Nagaon and Lakhimpur with Farmers of Shankaz Azan FPC and Obonari FPC respectively.
In these camps Krisarthak team invited nearby Business Correspondents of different banks along with other financial service providers in the block and introduced them to the farmers of the respective FPCs. These camps also gave farmers the opportunity to access the banking services which they needed. The images of these activities are shared below
On 22nd July, 2024 Krisarthak conducted a financial facilitation camp at Sankar Azan FPC, Pakhimoria Block (district Nagaon) where the Bank Sakhi (ASRLM), Indian Overseas Bank BC, Assam Gramin Vikas Bank BC and UCO bank BC were invited. In this camp over 100 people participated who resolved various banking queries while 48 farmers enrolled into different social security schemes.
KriSarthak Team conducted Financial Facilitation camp at Obonari FPC, Gilamora Block under Lakhimpur District, Assam on 27 August 2024. In this camp, the business correspondents from State Bank of India Bank and Punjab National Bank were invited. 26 participants took multiple banking products or accessed myriad banking services such as opening a new saving account, Aadhaar linkage with Bank, enrolling in PMSBY & APY along with starting new Recurring deposits.

5.2.7. 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.

PART C: Case Studies, Learnings, Challenges, Visibility and Feedback

06

CASE STUDIES

Case study-1

Name: Ranjit Das
District: Nagaon
Block: Raha
Age: 40
Gender: Male
Phone no: 7635902223
Value chain: Agriculture

Ranjit Das is a farmer from Raha Block of Nagaon. He has a family of 4 members. He has a son who is 11 years old and daughter, who is 18 years. He is a tenant farmer. He completed his financial education modules given in the Bittiya Sakhi chatbot in the month of February 2024. Post that he connected with the counselling team by submitting Farmer's Financial Health Survey (FFHS) Form. During his counselling, he informed the team that he has zero balance account which he has not kept active.

Looking at his age and current financial situation the counselling team advised him to activate the bank account by doing regular transactions. He was informed about the benefits of a saving account and how regular transaction could also improve his CIBIL Score. He was also advised to open a recurring account for imbibing a regular saving habit as his daughter was about to reach a marriageable age and he might require funds for that.

Finally, he was asked to also enrol in at least one of the many social security schemes introduced by government. 15 days after this counselling session a call was made to him and he informed the team that he has now activated his saving account and also enrolled his wife in PM Suraksha Bima Yojna.

Case study-2

Name: Prabhat Chandra Das
District: Nagaon
Block: Kumarpur
Age: 45
Gender: Male
Phone no: 6003765174
Value chain: Agriculture

Prabhat Chandra Das is a farmer from Nagaon who enrolled himself in Bittiya Sakhi Chatbot in the month of September. He completed his financial education module last year in the month of September 2023. He also filled up the Farmer's Financial Health Survey (FFHS) Form. After receiving the form, the counselling team reached out to him. However, at that time he informed the team that he filled the form expecting to receive a subsidy through this process.

The counselling team there after thoroughly informed him about the Krisarthak project, its activity and objective. The team mentioned that though by receiving counselling, the farmers do not get any subsidy, yet it is necessary to take counselling so that they can get better idea about where to invest their hard earn money and how to manage their finances better. Counselling team also resolved his queries regarding how to use the Bittiya Sakhi chatbot properly and referred to relevant modules. The team then suggested him to go through the modules properly and then revert. Finally, he connected with the counselling team via call centre in the month of April, 2024. In this session, he wished to know about different types of insurance available to farmers. He was told about social security schemes and Fasal Bima Yojna. In the latest feedback he informed that he has enrolled in the Fasal Bima Yojna in July.

07

KEY CHALLENGES DURING THE IMPLEMENTION OF CYCLE 5

1. Election (Continuation of the Model Code of Conduct): The Model Code of Conduct for the Lok Sabha Elections were in effect till 4th Jun'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.
2. Incessant rains: Assam witnessed incessant rains during this Cycle, flooding most of the districts. We faced a lot of difficulty in conducting workshops and reaching out to the farmers which resulted in low registrations during Cycle 4.
3. Network issues: Mobile network was badly affected due to heavy rain and floods in many districts. Even outage of electricity caused a big hindrance as farmers could not charge their phones.
4. Reluctance of FPCs: Many FPCs, specially in districts like Goalpara, Nalbari, Dhemaji, Barpeta, Golaghat etc, did not cooperate with us which caused difficulty in reaching out to the farmers of these FPCs.

08

VISIBILTY AND COMMUNICATIONS

As Model Code of conduct was followed till June 4th 2024, all IEC activities were conducted post that.

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 valuable tool for engaging farmers
2. **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.
3. **Miking:** Miking was carried out in few locations for branding and mobilisation. This was in the month of July, in Kamrup Rural.

09

KEY FINDINGS FROM THE CYCLE 5 FEEDBACK PROCESS

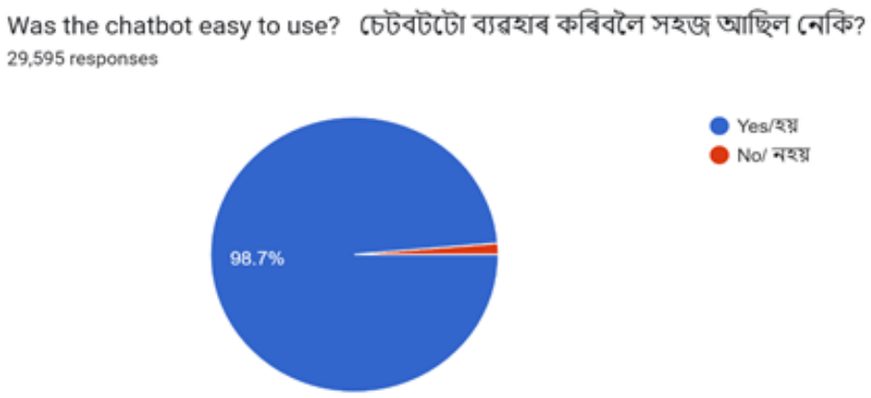
The Cycle 5th undertook feedback responses from the farm beneficiaries on the efficacy of the FEC services. This feedback was taken from the smartphone based chatbot users through the feedback form embedded in the Chatbot at the end of the modules (with only few questions for response).

The total responses received through feedback was 29,595 (Cycle 1 – 9395, cycle 2 – 8654, Cycle 3 – 2,616, Cycle 4 – 2,033, Cycle 5 – 6,897).

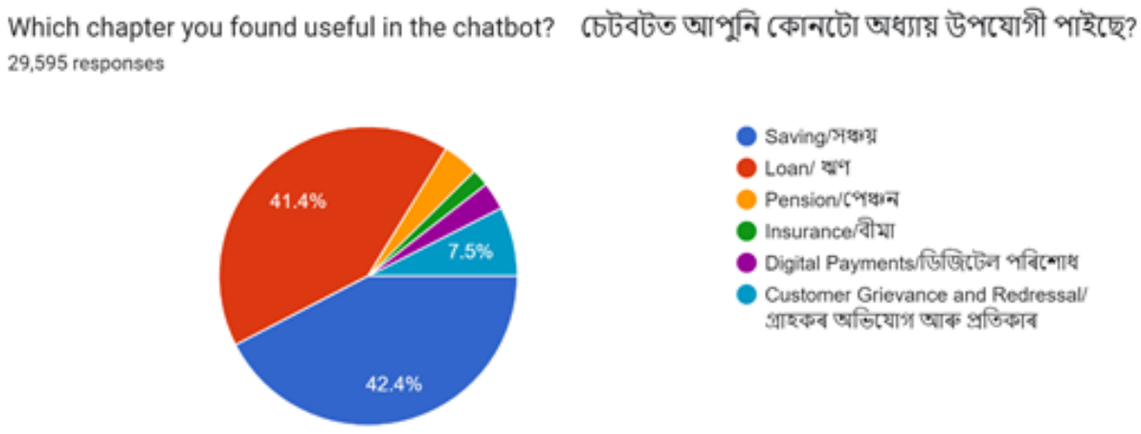
In the 5th cycle the feedback process was changed and new questions were added to understand the uptake of financial products among farmers. The summary of the feedback taken is given below.

1. Was Bittiya Sahayaks able to explain about Krisarthak program properly?

2. Was the chatbot easy to use?



3. Which chapter you found useful in the chatbot?



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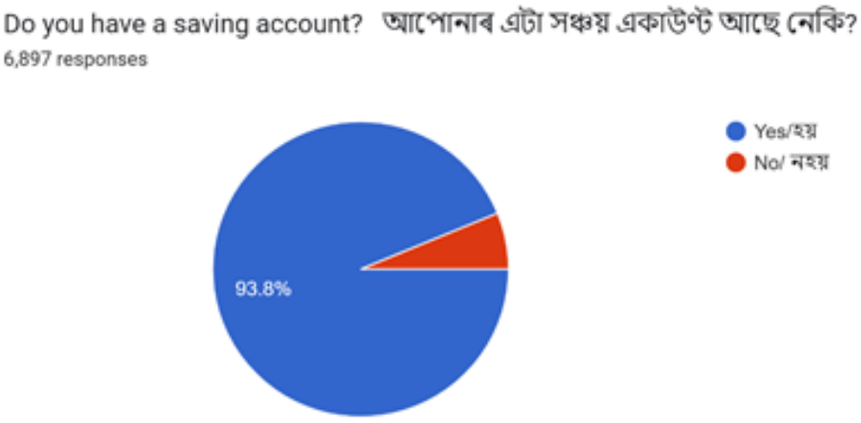
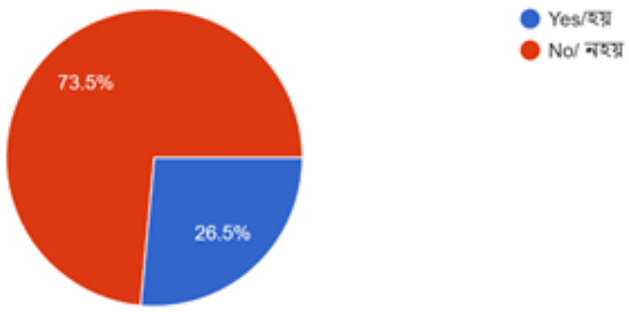


5. Do you have a Pradhan Mantri Jeevan Jyoti Yojna?

Do you have a Pradhan Mantri Jeevan Jyoti Yojna? আপোনাৰ এজন প্রধানমন্ত্রী জীৱন জ্যোতি যোজনা আছে নেকি?

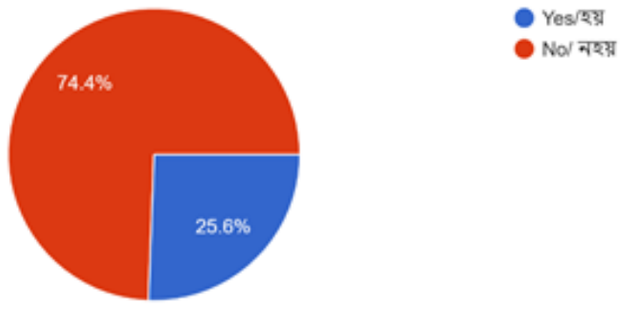
6,897 responses



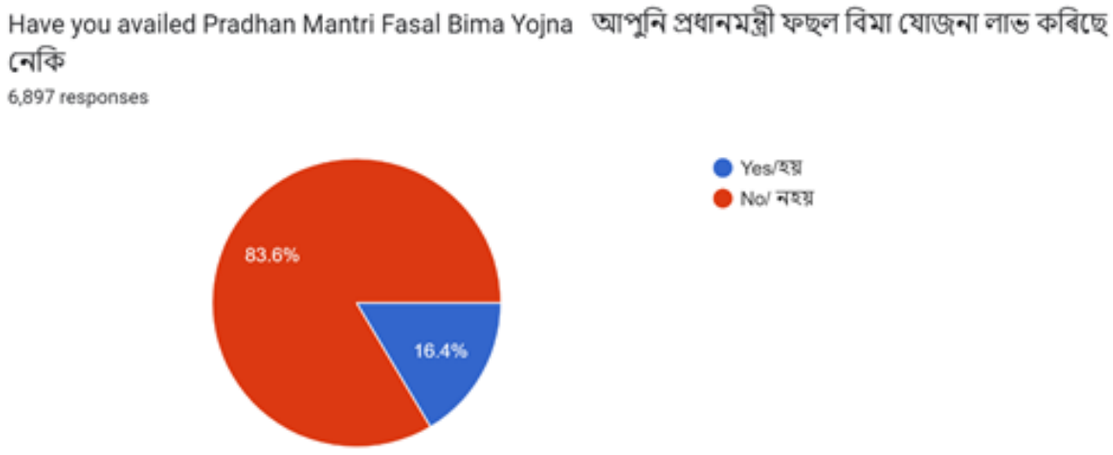
6. Do you have Pradhan Mantri Suraksha Bima Yojna?

Do you have Pradhan Mantri Suraksha Bima Yojna? আপোনাৰ প্রধানমন্ত্রী সুৰক্ষা বীমা যোজনা আছে নেকি?

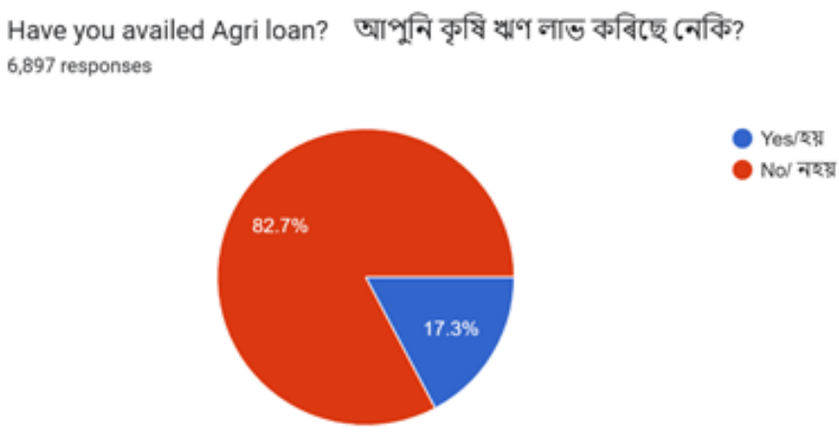
6,897 responses



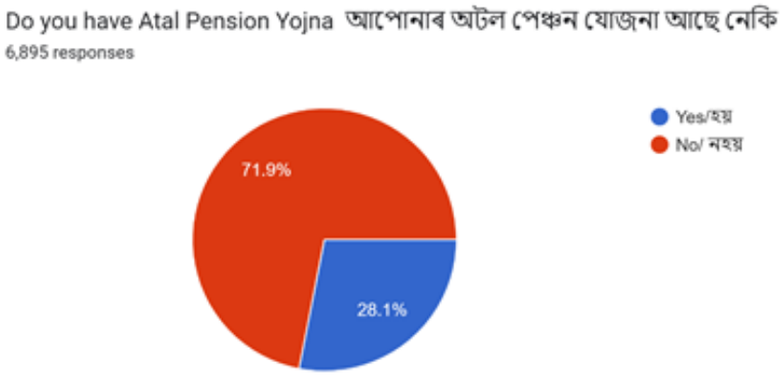
7. Have you availed Pradhan Mantri Fasal Bima Yojna?



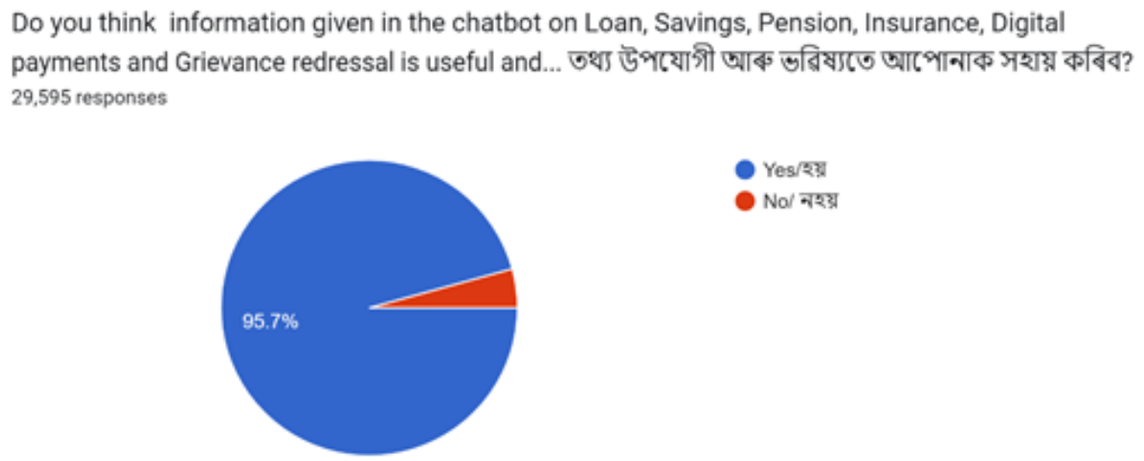
8. Have you availed Agri loan?



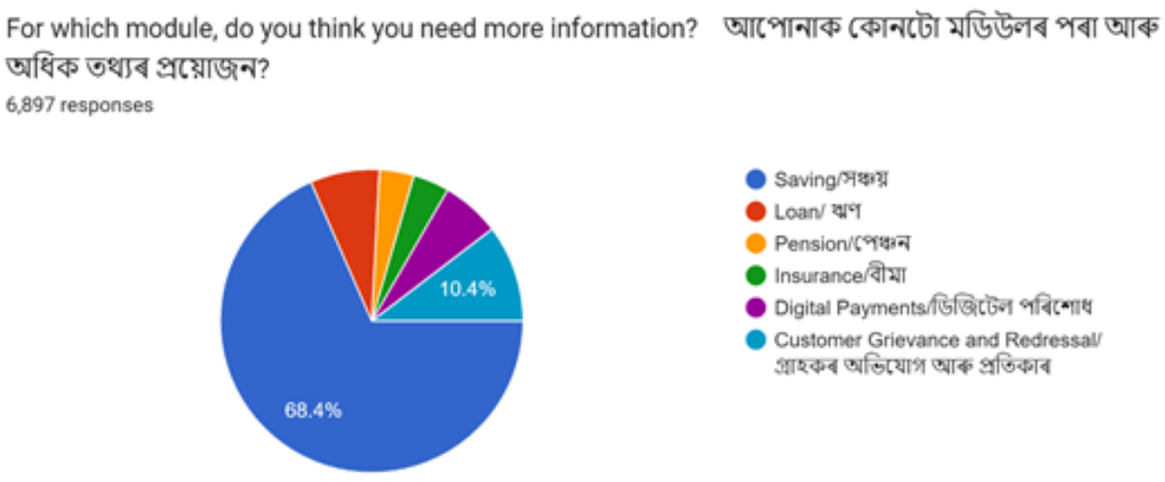
9. Do you have Atal Pension Yojna?



10. 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?



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



9.1 FEEDBACK TABLE

SL No	Questions		1st Cycle		2nd Cycle		3rd Cycle		4th Cycle		5th Cycle	
			Yes	No	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%	99.2%	0.8%
2	Was the chatbot easy to use?		99.6%	0.4%	99.7%	0.3%	99.7%	0.3%	99.%	1%	98.7%	1.3%
3	Which chapter you found useful in the chatbot? (new question)										Savings	42.4%
											Loan	41.4%
											Pension	3.9%
											Insurance	1.9%
											Digital Payments	3%
											Customer Grievance and Redressal	7.5%
4	Do you have a saving account?										93.8%	6.2%
5	Do you have Pradhan Mantri Suraksha Bima Yojna?										26.5%	73.5%
6	Have you availed Pradhan Mantri Fasal Bima Yojna										25.6%	74.4%
7	Have you availed Agri loan?										16.4%	82.7%
8	Do you have Atal Pension Yojna										28.1%	71.9%
9	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%	99.3%	0.7%	99.4%	0.6%	98.8%	1.2%	95.7%	4.3%
10	For which module, do you think you need more information?	Savings	41%		28.9%		30.1%		51.2%		68.4%	
		Loan	29.5%		51.7%		52.4%		36%		7.4%	
		Pension	5.4%		6%		5.2%		5.5%		3.7%	
		Insurance	4%		4%		2.1%		2.91%		3.9%	
		Digital Payments	6%		1%		2.8%		1.69%		6.2%	
		Customer Grievance and Redressal	14.1%		8.4%		7.4%		2.70%		10.4%	

ANNEXURE

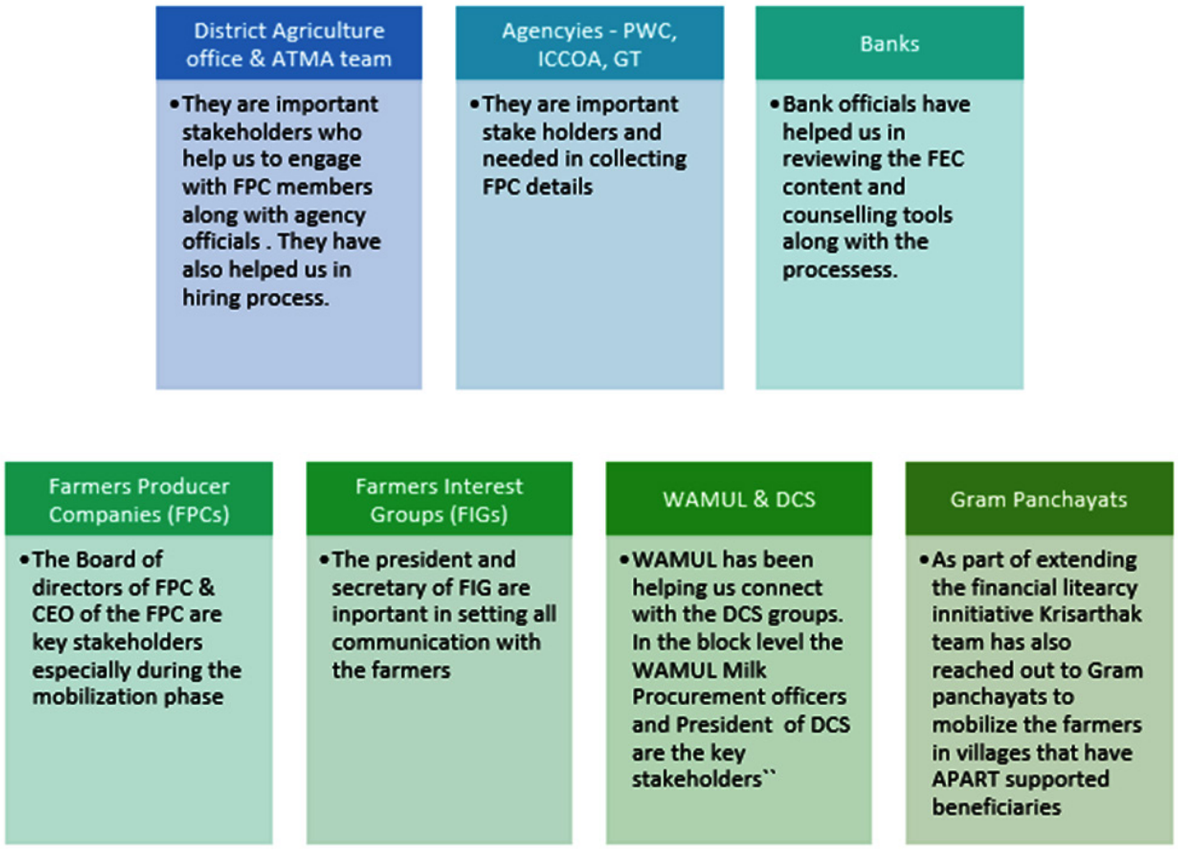
1. LOCATION COVERED DURING 5th CYCLE IMPLEMENTATION PHASE

The following districts were covered during the Cycle 4 of the implementation phase:

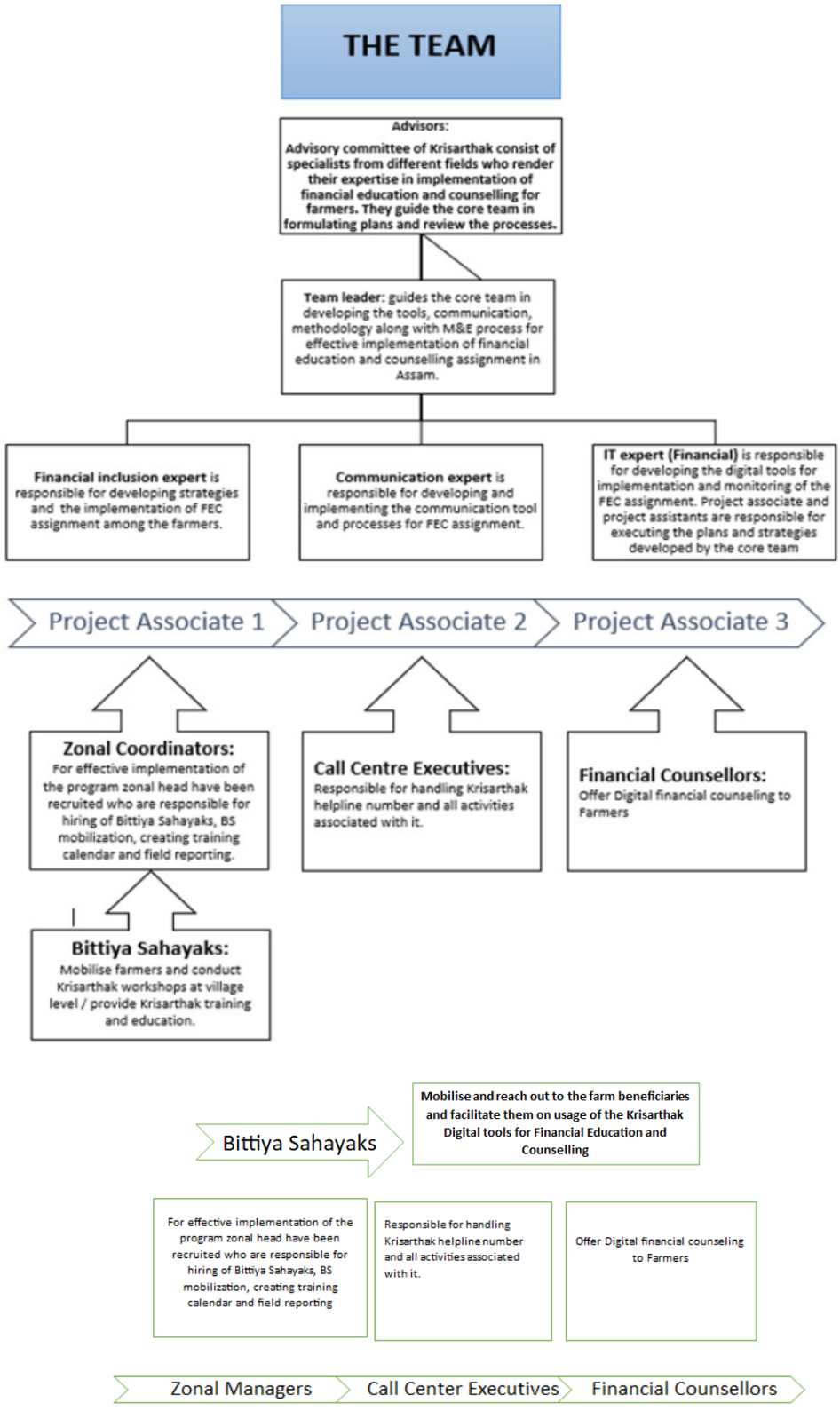
1. Kamrup (Metro)
2. Kamrup (Rural)
3. Nagaon
4. Morigaon
5. Baksa
6. Barpeta
7. Nalbari
8. Sonitpur
9. Darrang
10. Sibasagar
11. Golaghat
12. Cachar
13. Karbi Anglong
14. Dhemaji
15. Dhubri
16. Biswanath
17. Jorhat
18. Goalpara
19. Hailakandi
20. Majuli

2. STAKEHOLDERS

The following stakeholders were engaged during the Cycle 3 phase.



3. 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.
Bittiya Sahayaks
Mobilise and reach out to the farm beneficiaries and facilitate them on usage of the Krisarthak Digital tools for Financial Education and Counselling
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
Responsible for handling Krisarthak helpline number and all activities associated with it.
Offer Digital financial counseling to Farmers
Zonal Managers
Call Center Executives
Financial Counsellors

4. MEDIA LINKS

i. Newspaper article

- Title - krisarthak-a-roadmap-for-inclusive-financial-growth-of-farm-community-in-assam
  Link - https://guwahatiplus.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: fianancial education & counselling of the farm community in assam
  Link - https://rongilibarta.com/launch-of-krisarthak-fianancial-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

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

- Link - https://www.youtube.com/watch?v=AqUizrs9EM8
- Krisarthak Facebook Page Link - https://www.facebook.com/krisarthak

iii. Krisarthak Youtube page
Link - http://www.youtube.com/@krisarthak4359

iv. Krisarthak website
Link - https://www.krisarthak.in/

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