



KRISARTHAK

Enabling Farmers with
Financial Education &
Counseling Services digitally

Implementation Phase:
Cycle 6: Aug'24 – Oct'24 – REPORT

Krisarthak: Financial Education and Counselling (FEC) of Farmers in Assam

Cycle 6 Report [August - October 2024]

The Krisarthak initiative under the Assam Agribusiness and Rural Transformation Project (APART), under ARIAS Society, Government of Assam, supported by the World Bank

Implemented by FEC Consortium, led by the Digital Empowerment Foundation (DEF) with Fair Climate Fund (FCF), Council for Social and Digital Development (CSDD) and Indian Institute of Bank Management (IIBM) as consortium and knowledge partners.

@2023-2024

Guwahati| Assam| India

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01 INTRODUCTION

The Krisarthak Financial Education and Counselling (FEC) assignment, is being implemented under APART, ARIAS Society, and supported by the World Bank. The 6th cycle of the assignment was implemented in the month of August – October 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 Fifth 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 chatbot 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 6 IMPLEMENTATION SUMMARY [AUG 2024 – OCT 2024]

	Pilot (Jan'23-Apr'23)	Cycle 1 (May'23-Jul'23)	Cycle 2 (Aug'23-Oct'23)	Cycle 3 (Nov'23-Jan'24)
Total Farmers reached out	2785	42709	45792	38170
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	1692	29718	20875	24931
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	2785	15306	26938	13504
Male Farmers registered	1323 (47.53%)	8638 (56.43%)	10891 (41.19 %)	8843 (65%)
Female Farmers registered	1462 (52.47%)	6668 (43.56%)	16047 (60.6 %)	4661 (35%)
Smartphone Users	1093 (39.25%)	12991 (84.87%)	24917 (94%)	13239 (98%)
Base phone users	1692 (60.75%)	2315 (15.12%)	2021 (6%)	265 (2%)
Chatbot Registration	1093 farmers registered in the Bittiya Sakhi mobile Chatbot	12991 farmers registered	24917 farmers registered	13239 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
Districts covered:	5	21	21	24
Bittiya Sahayaks / Financial Facilitators	8	176	168	67
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)
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
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.
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)

	Cycle 4 (Feb'24-Apr'24)	Cycle 5 (May'24- Jul'24)	Cycle 6 (May'24- Jul'24)	Cumulative till Jul'24
Total Farmers reached out	15961	22535	32527	2,00,479 (Female: (47%))
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	4447	6250	685	88598
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	11559	16285	31842	118219
Male Farmers registered	2981 (25.8%)	4878 (30%)	11939 (37.5%)	49493 (42%)
Female Farmers registered	8578 (74.2%)	11407 (70%)	19903 (62.5%)	68726 (58%)
Smartphone Users	11514 (99.6%)	16285 (100%)	31842 (100%)	111881 (95 %)
Base phone users	45 (0.4%)	0	0	6338 (5 %)
Chatbot Registration	11514 farmers registered	16285 farmers registered	31842 farmers registered	80039 farmers registered
Chatbot modules completion	10140 (88%) farmers completed modules and downloaded Certificates	15229 (93.5%) farmers completed modules and downloaded Certificates	30447 (95.6%) farmers completed modules and downloaded Certificates	73516 (91.85 %) farmers completed modules and downloaded Certificates
Districts covered:	20	24	24	24 districts covered
Bittiya Sahayaks / Financial Facilitators	93	259	115	886 Sahayaks hired
Value Chains covered	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	147 FPCs were reached out to during this Cycle	194 FPCs were reached out to during this Cycle	216 FPCs were reached out to during this Cycle	Till now 248 FPCs have been reached out
Dairy Cooperative Societies (DCS) covered	365 Dairy farmers from 10 DCS have been registered during this phase.	446 Dairy farmers	728 Dairy farmers	5432 Dairy farmers from 64 DCS have been registered
Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed	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)	985 farmers have filled up the FFHS form, 1000 farmers received counselling. (101.5%)	22078 farmers have filled up the FFHS form, 9581 farmers received counselling. (43.4 %)

03 CYCLE 6: IMPLEMENTATION ACTIVITIES

Duration	Activities	Tasks			
Aug, Sep & Oct'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 115 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 3 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		Sending Text and voice SMS for 1) Mobilizing the farmers 2) Sharing Educational content on financial products and services
Oct' 24	Reporting & analysis	Collecting the data from the field and analyzing			Reporting the Final output



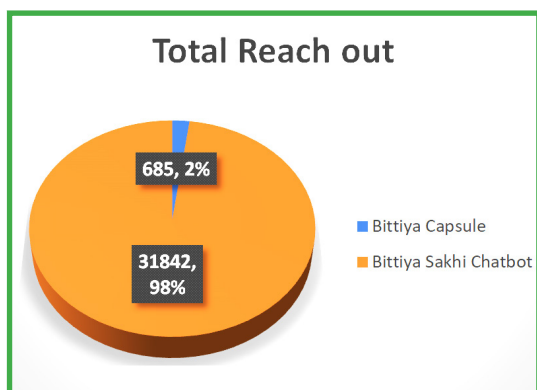
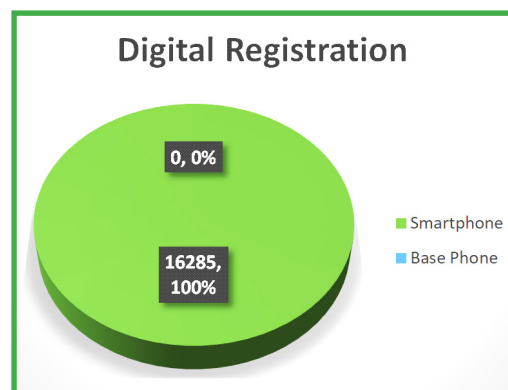
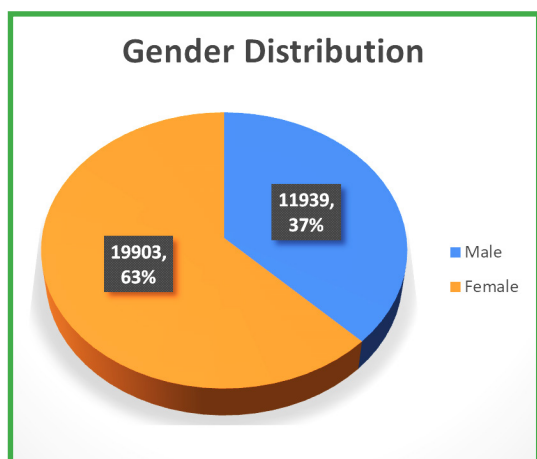
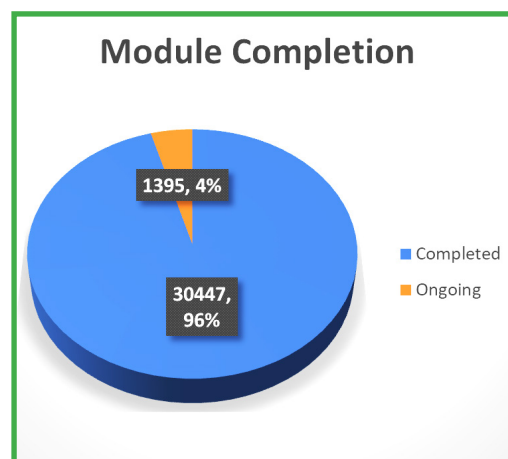
PART A: FINANCIAL EDUCATION (FE) REACH



04 FINANCIAL EDUCATION (FE) OUTPUT SUMMARY

4.1. Farm Beneficiary engagement and response:

In Cycle 6 (Aug'24 – Oct'24) the assignment reached out to 32527 farmers from 5 value chains. 31842 farmers were reached out through the Bittiya Sakhi Chatbot and 685 farmers through the Bittiya Capsule component (Text and Voice SMS). 31842 farmers were registered digitally in Chatbot, out of which 62.5 % were female and 37.5 % were male farmers. We had 100% smartphone users in this Cycle. Out of the 31842 smartphone users, 30447 (96 %) have completed all the modules in the Bittiya Sakhi Chatbot with certification.



4.2. Bittiya Sahayaks (Financial Digital Facilitator)

In the 6th cycle, the assignment onboarded 115 Sahayaks. 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 were 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 gave demonstration of the Chatbot and disseminate information about the Call Centre and the Counselling services as well. They reported 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 were 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.



4.4. Use of Bittiya Sakhi Chatbot

31842 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 6, out of which 30447 (96 %) have completed all the 8 modules.

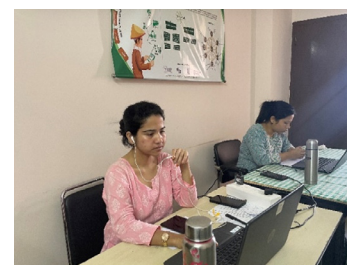
The farmers received certificates on completion of the modules which they can download from the chatbot.

The Call Centre number is displayed in the Chatbot for further assistance. 985 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 115 calls have been received during Cycle 6. 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. 3308 farmers have been reached out to by the Krisarthak helpline.



PART B: FINANCIAL COUNSELLING (FC) REACH



05 CYCLE 6 – COUNSELLING DATA

	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)	Cycle 6 (Aug'24 – Oct'24)	Cumulative till Jul'24
Total Farmers Financial Health Survey (FFHS) Form	38	5918	7529	3537	2092	1979	985	21,093
Total reach out (total counselling calls made to the farmers in each cycle)	10	3798	4962	5779	5418	9205	2833	22,078 (FFHS applicants) + 9,919 (repeated calls to FFHS applicants from past phase) Total calls made is 31997
1st level of counselling*	10	72	445	898	3091	4065	1000	9581
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)	737 (female), 263 (Male)	7,798 (female), 1,783 (Male)
2nd level of counselling*			51	75	228	193	80	547
District	5	11	12	4	8	16	11	

5.1. Overview of the 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.

Current counselling process summary



A. Pre-counselling process

1. The team received 985 Farmers Financial Survey form in the 6th cycle. In many cases form are filled by farmer for following reasons.

- Expecting financial subsidy or loan after talking to the expert
- Filling up the form thinking it is a process mandatory for completion of financial education
- One farmer filling up multiple FFHS form, due to miss information while filling up the form first time or miss understanding
- Farmers using the form to register their opinion or suggestions
- Farmers filling up the forms to find resolution to small query related to financial product & services
- 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 2833 calls were made out of which 1197 farmers received the calls, while 1000 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

4. 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.



5. In the 6th cycle, 985 Farmer's financial health survey forms were filled. The 1st level counselling was completed with 1000 farmers. Here, 15 farmers were from 5th cycle.

6. Out of 22,078 FFHS form applicant, a total of 9581 farmers took counselling. Rest of the farmers either did not go through the complete counselling process or did not take up the call. Those who did not take up the call were called back in the subsequent cycles.

C. 2nd level of counselling

7. 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.

8. In 6th cycle, 80 farmers requested additional information which was not available with the counselling team. These calls were forwarded to the financial expert.

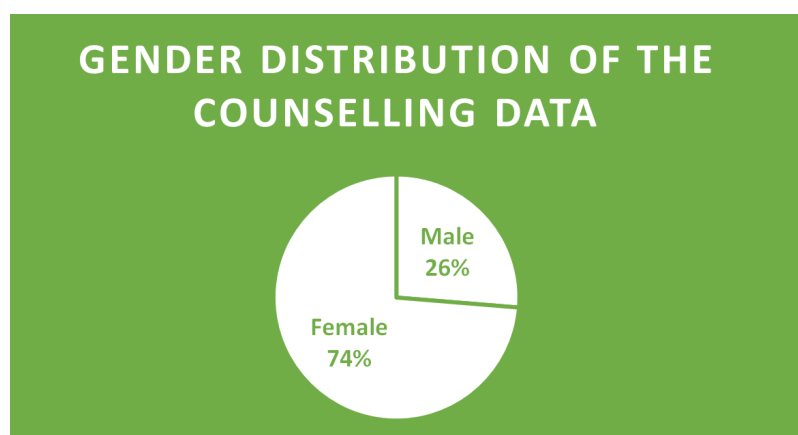
D. Feedback

After a month of counselling session, 84 feedback calls were made. Out of which 48 calls were connected. Around 38 farmers responded positively and informed the team that they took action upon counselling. The outcome of the counselling was

- 3 of them informed that they have enrolled in the Pradhan Mantri Jeevan Jyoti Bima Yojna
- 1 farmer opened a Saving account.

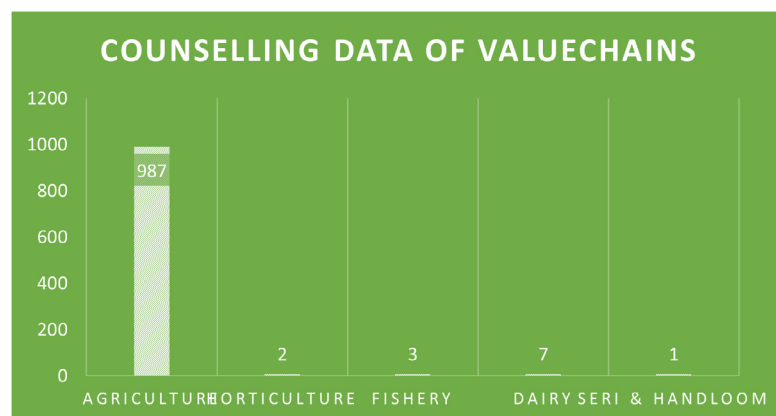
5.2. The counselling data overview

5.2.1 Gender Distribution under Krisarthak Financial counselling



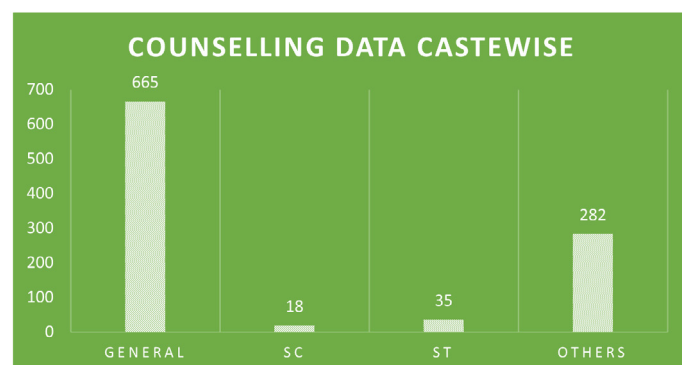
Male	Female
263	737

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



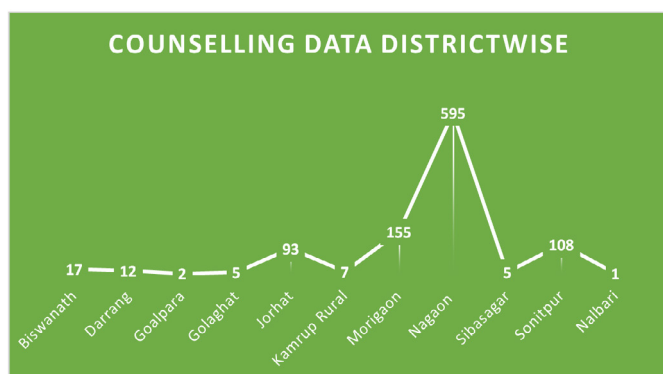
Agriculture	987
Horticulture	2
Fishery	3
Dairy	7
Seri & Handloom	1

5.2.3 Caste Distribution under Krisarthak Financial counselling



General	665
SC	18
ST	35
Others	282

5.2.4 Number of Districts covered under Krisarthak Financial counselling



Baksa	17
Darrang	12
Goalpara	2
Golaghat	5
Jorhat	93
Kamrup®	7
Morigaon	155
Nagaon	595
Sibasagar	5
Sonitpur	108
Nalbari	1

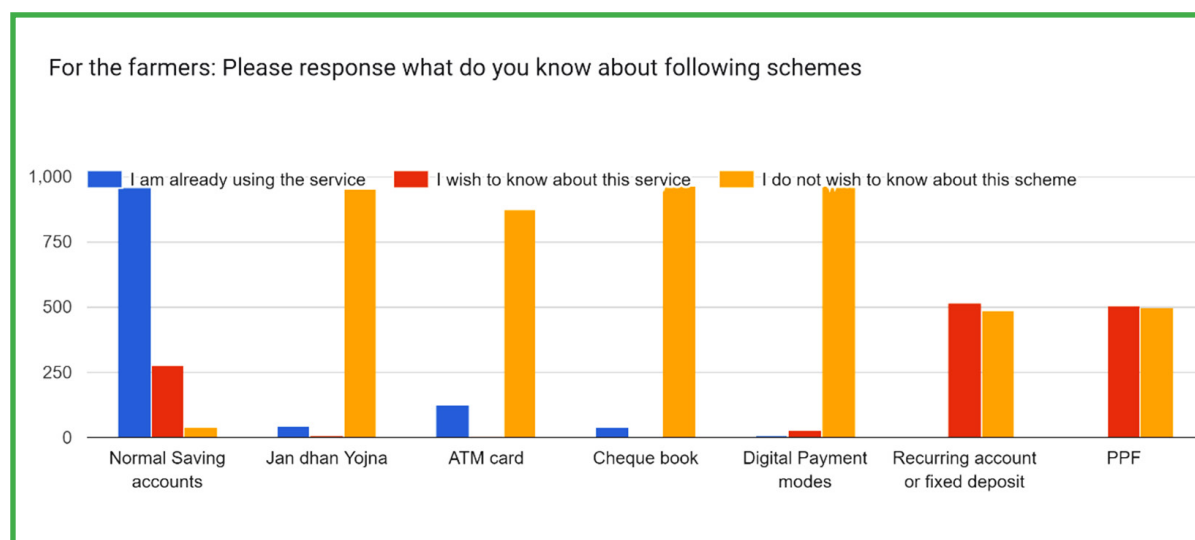


5.2.5 Analysis of the counselling data – Key findings

1. Majority of people who took counselling were women. Total 732 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 – 665, followed by others which consist of OBC – 282, Schedule tribe – 35 and Schedule caste- 18.
3. The income range of the farmers (personal monthly income) varied between 1000 to 15000 (approx.). Average monthly income is Rupees 4019.5 (approx.)
4. Average monthly expense is around Rupees 3417.5 (approx.)
5. Average monthly saving is around Rupees 500 (approx.)
6. The highest number of counselling was given on Pradhan Mantri Suraksha Bima Yojna – 632 farmers took counselling for this product.
7. While very few farmers wished to know about products like ATM card, Cheque Book, Jan Dhan Yojna.

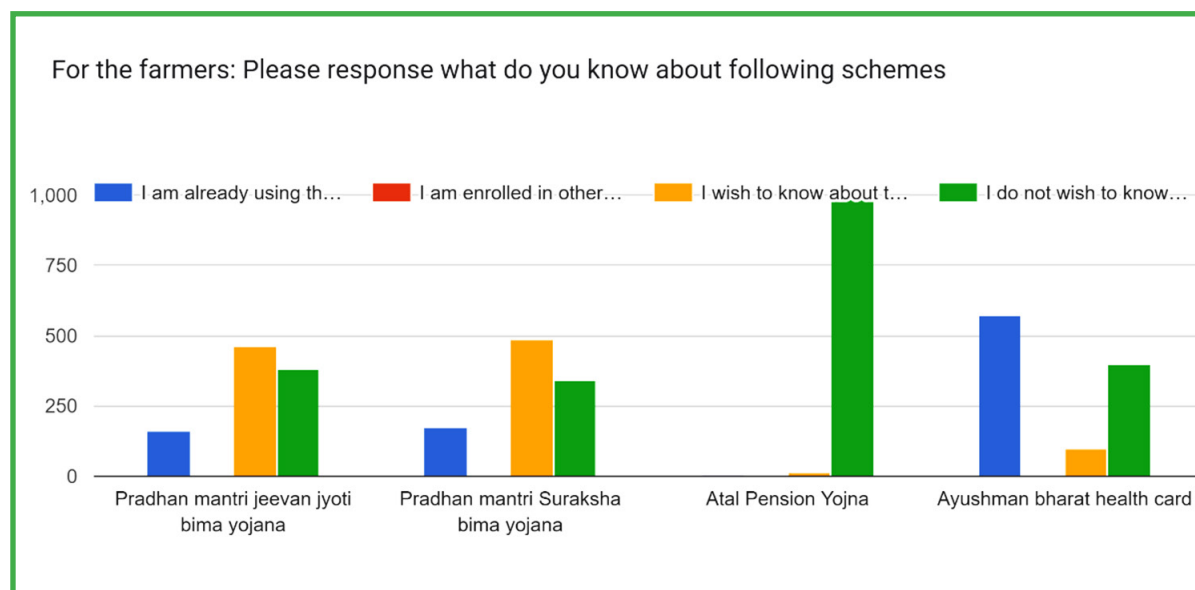
A. Saving tools

1. About 989 farmers responded positively regarding saving account and informed that they have saving account while 11 people did not have any account. Out of this, 43 farmers have zero balance account. 297 people were given counselling on Normal saving account while only people wished to know about Jan dhan yojna account. Majority people not only have normal account but they also wanted to learn about the benefits and best means of using their accounts.
2. 122 people have 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.
3. Similarly, 37 farmers said they are using cheque book facility but no respondent showed interest in knowing more about this service.
4. Only 7 farmers responded that they use digital payment, and 30 farmers took counselling on Digital payments.
5. None of the farmers have recurring or fixed deposit and 513 farmers wished to know more about these services.
6. Similarly, none of the farmers have PPF account and 503 farmers wished to know more about PPF.



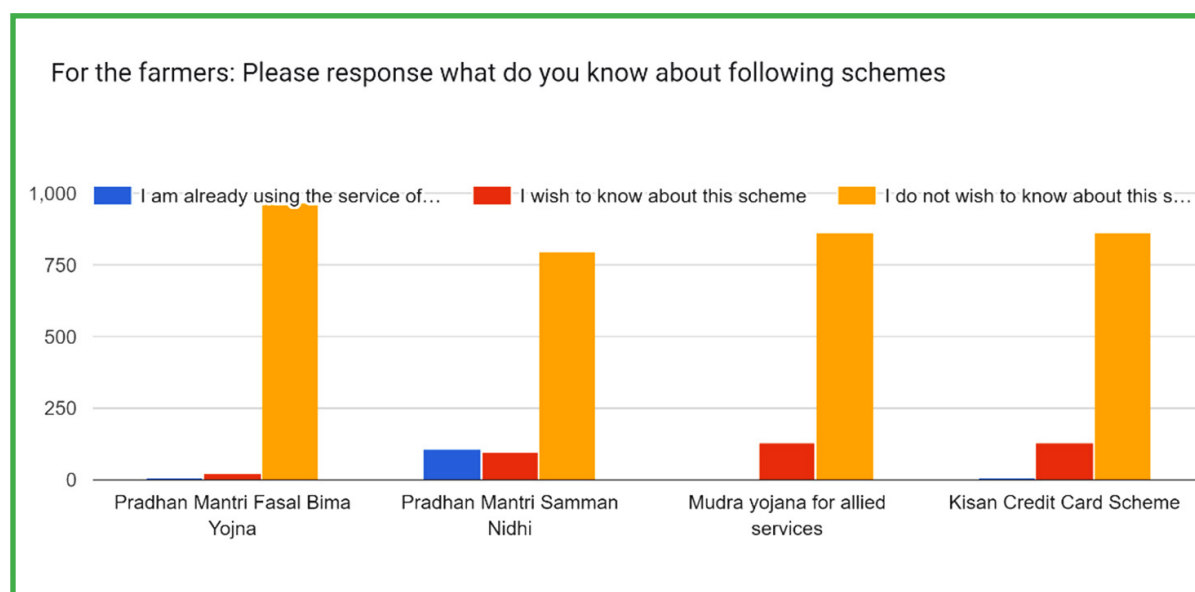
B. Social security schemes

1. In this cycle 571 respondent mentioned they are using Ayushman Card as health insurance.
2. 172 farmers mentioned they are using Pradhan Mantri Suraksha Bima yojana.
3. 161 farmers mentioned they are using Pradhan Mantri Jeevan Jyoti Bima Yojna.
4. 632 farmers showed interest in knowing more about Pradhan Mantri Suraksha Bima yojana, followed by 572 for Pradhan Mantri Jeevan Jyoti Bima Yojna, 207 for Ayushman card while only 25 people took counselling for Atal pension yojana.



C. Investment

- 109 farmers in this category responded that they are receiving benefits of Pradhan Mantri Samman Nidhi scheme. 98 farmers showed interest in knowing more about this scheme.
- 8 farmers confirmed receiving KCC loan. They are also enrolled in Fasal Bima Yojna.
- 129 people showed interest in knowing more about KCC loans, while 25 people wanted to know more about Fasal Bima Yojna.
- 1 farmer has received Mudra loan. 132 people wanted to know more about the Mudra Yojna scheme.



5.2.6 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.
8. Festival season: Many farmers did not receive calls due to the festival season as the family was busy with rituals and celebrations.



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

06 CASE STUDIES

Case study-1

Name: Pranita Patir
District: Lakhimpur
Block: Ghilamara
Age: 42
Gender: Female
Phone no: 6001282703
Value chain: Agriculture



Pranita Patir is a 42-year-old farmer and a member of the Obonari Farmer Producer Company (FPC) from Lakhimpur District of Assam. On April 21, 2024, she registered for the Bittiya Sakhi chatbot. After completing the course, she submitted the Farmer's Financial Health Survey (FFHS) form to access counselling from Krisarthak financial counsellors.

The counselling call took place on July 15, during which both Mrs. Pranita Patir and her husband, Mr. Jyotin Patir, received information about various financial services and products available to them. They shared that they are involved in animal husbandry alongside agriculture and that they maintain a zero-balance account at Punjab National Bank. They also mentioned that they have no other investments, such as recurring deposits, fixed deposits, or Public Provident Fund (PPF) accounts. Additionally, the family had not enrolled in any insurance schemes apart from having the Ayushman Health Card and benefiting from the PM Samman Nidhi scheme.

During the counselling session, they were informed about the advantages of the Pradhan Mantri Jeevan Jyoti Yojana and the Pradhan Mantri Suraksha Bima Yojana. They were advised to contact the Krisarthak call centre if they encountered any issues accessing these services at their bank branch.

Case study-2

Name: Achalina Doley Patir

District: Lakhimpur

Block: Ghilamara

Age: 30

Gender: Female

Phone no: 9395014950

Value chain: Agriculture



Mrs. Achalina Doley Patir is a farmer from Ghilamara block of Lakhimpur District of Assam, who enrolled in the Krisarthak Financial education program in April 2024. After completing her financial education modules, she filled out the Farmer's Financial Health Survey Form. Following this, the counselling team reached out to her.

Mrs. Patir lives with her family of five. On July 26, 2024, the counselling team contacted her. She shared that she has a regular savings account with Punjab National Bank and uses an ATM card. Additionally, she holds an Ayushman Card and has access to the PM Samman Nidhi scheme, but she currently does not have any investments or insurance. The counselling team provided her with detailed information about various investment and insurance schemes available through the bank.

During a feedback call on October 25, 2024 her husband answered, as Mrs. Achalina was not available at home. He informed the team that she had enrolled in the Pradhan Mantri Jeevan Jyoti Yojana two months prior, after receiving a call from Krisarthak Kendra.

07 KEY CHALLENGES DURING THE IMPLEMENTATION OF CYCLE 6

1. Festival: The workshops could not be conducted regularly in the month of Oct'24 due to Durga Puja and Kati Bihu.
2. Incessant rains: Assam witnessed unprecedented rains during the month of Sep'24 causing lot of difficulty in conducting workshops and reaching out to the farmers.
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 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 valuable tool for engaging farmers
2. **Collateral placement in key locations:** Krisarthak and stakeholders banner and stand-ee 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. Images are shared here.

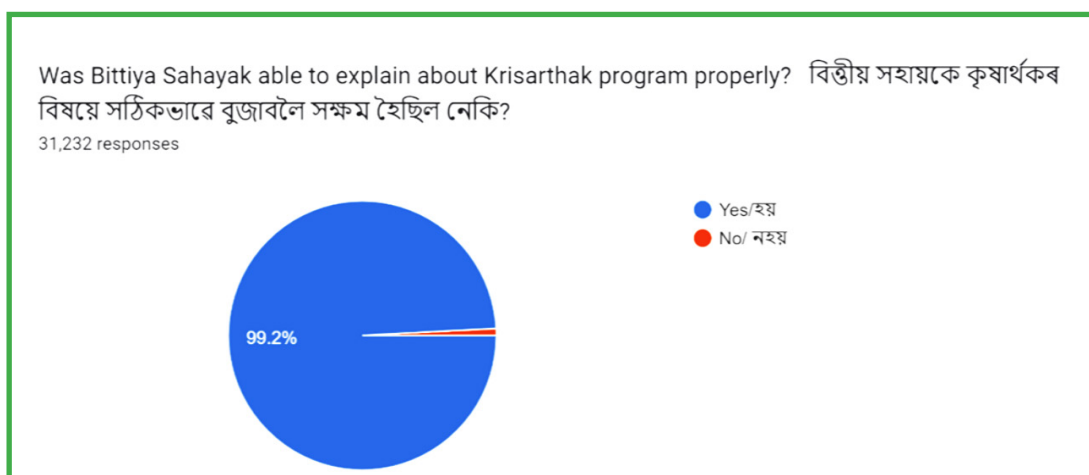


09 KEY FINDINGS FROM THE CYCLE 6 FEEDBACK PROCESS

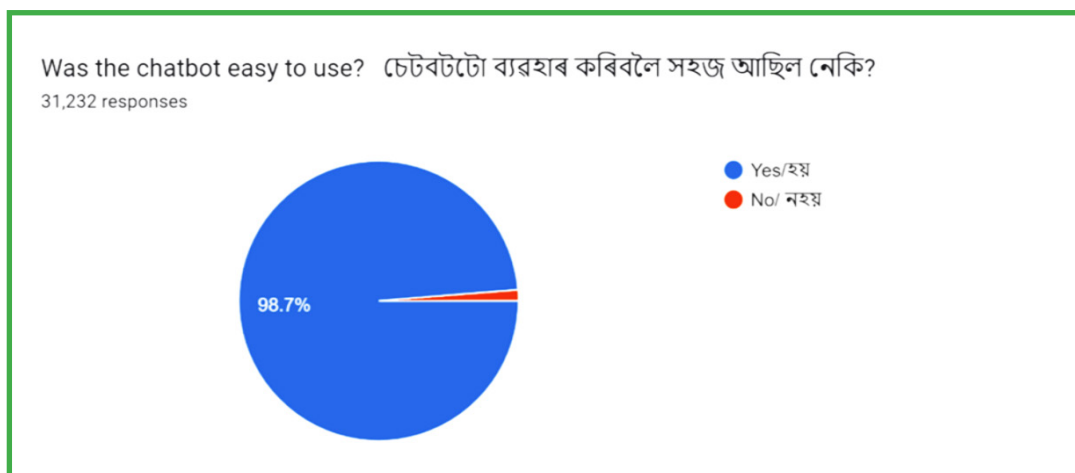
The Cycle 6th undertook feedback responses from the farm beneficiaries on the efficacy of the FEC services. This feedback was taken from the smartphone based chatbot users through the feedback form embedded in the Chatbot at the end of the modules (with only few questions for response). The total responses received through feedback was 31,232 (Cycle 1 – 9395, cycle 2 – 8654, Cycle 3 – 2,616, Cycle 4 – 2,033, Cycle 5 – 6,897, Cycle 6 – 1637).

In the last 6th 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.

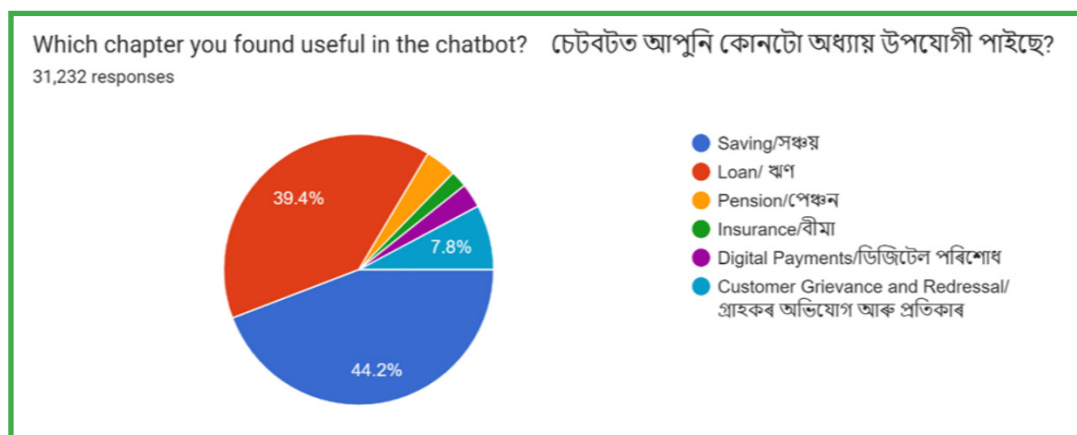
1) Was Bittiya Sahayaks able to explain about Krisarthak program properly?



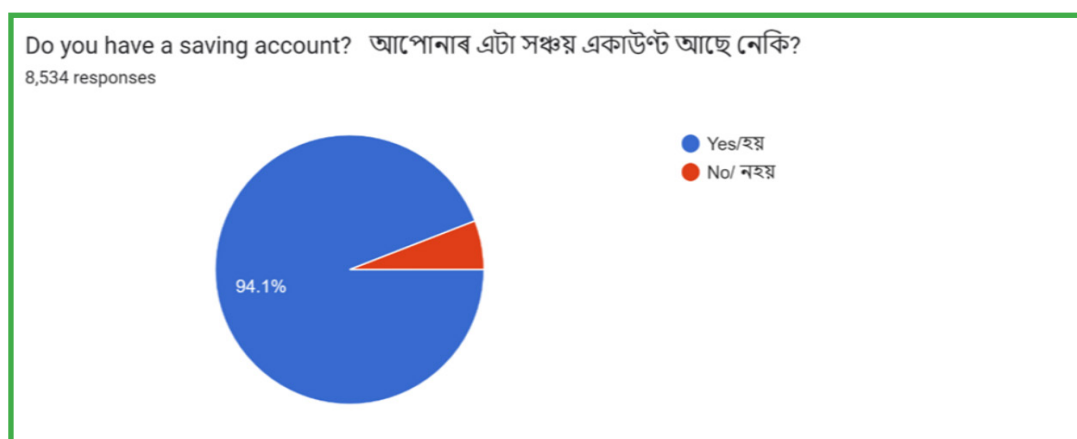
2) Was the chatbot easy to use?



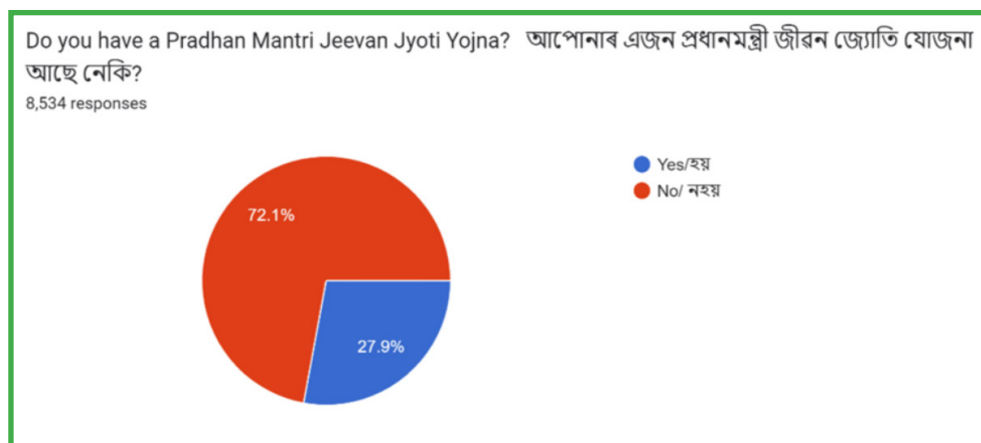
3) Which chapter you found useful in the chatbot?



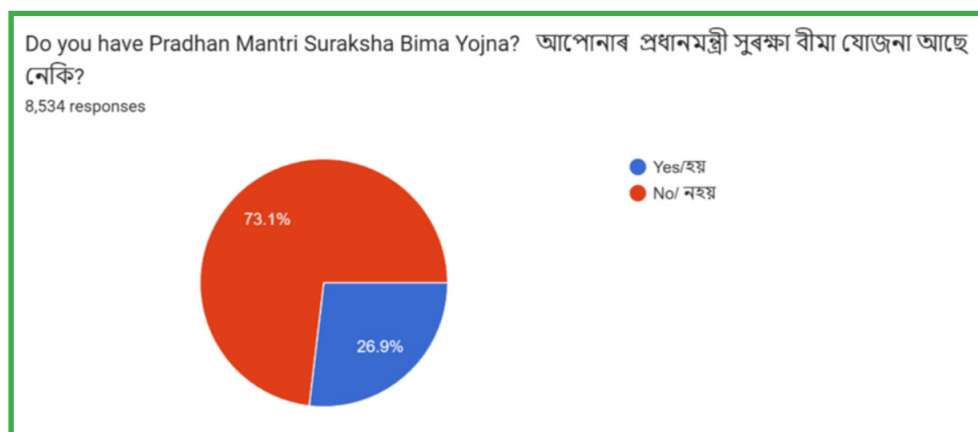
4) Do you have a saving account?



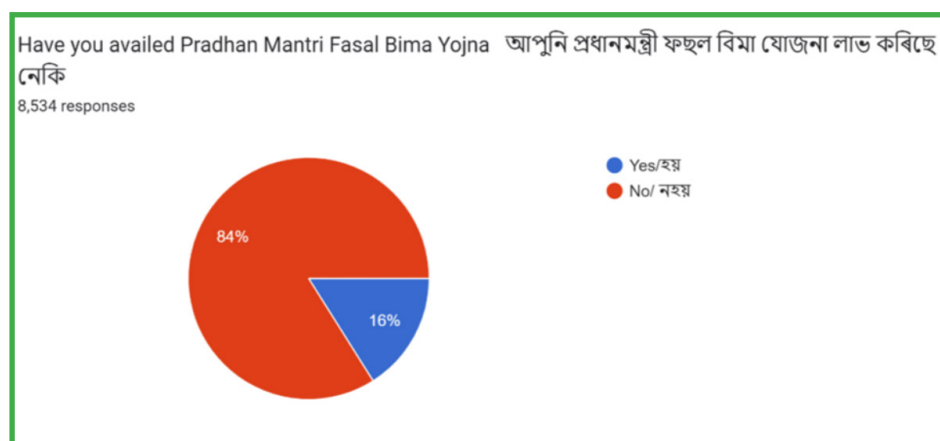
5) Do you have a Pradhan Mantri Jeevan Jyoti Yojna?



6) Do you have Pradhan Mantri Suraksha Bima Yojna?



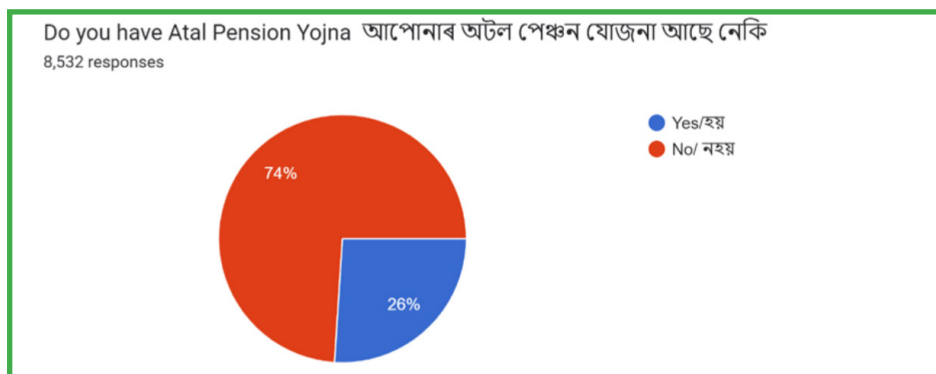
7) Have you availed Pradhan Mantri Fasal Bima Yojna?



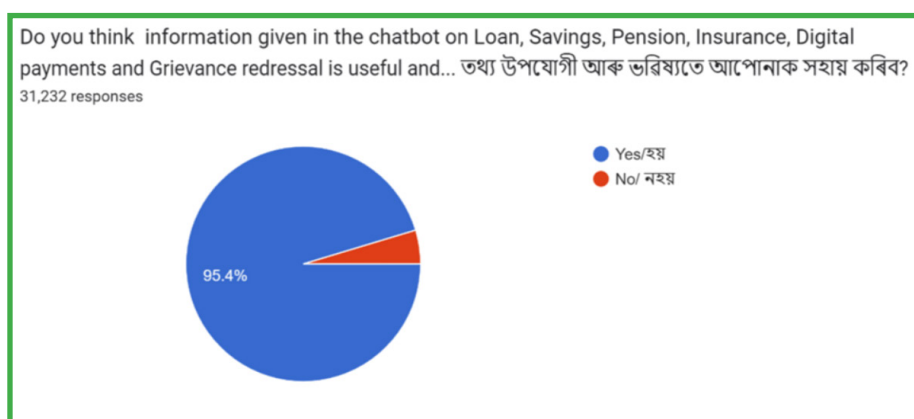
8) Have you availed Agri loan?



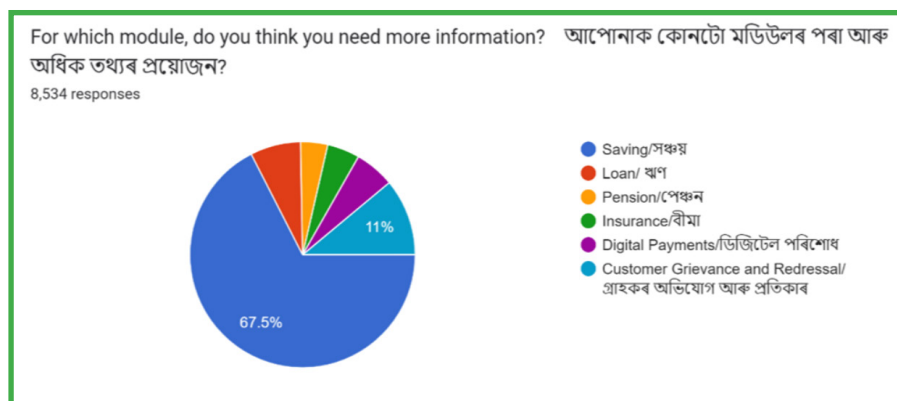
9) Do you have Atal Pension Yojna?



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		6th Cycle	
		Yes	No	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%	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%	98.7%	1.3%
3	Which chapter you found useful in the chatbot? (new question)									Savings	42.4%	Savings	44.2%
										Loan	41.4%	Loan	39.4%
										Pension	3.9%	Pension	3.8%
										Insurance	1.9%	Insurance	2%
										Digital Payments	3%	Digital Payments	2.9%
										Customer Grievance and Redressal	7.5%	Customer Grievance and Redressal	7.8%
4	Do you have a saving account?									93.8%	6.2%	94.1%	5.9%
5	Do you have a Pradhan Mantri Jeevan Jyoti Yojna?									26.5%	73.5%	27.9%	72.1%
6	Do you have Pradhan Mantri Suraksha Bima Yojna?									25.6%	83.6%	26.9%	73.1%
7	Have you availed Pradhan Mantri Fasal Bima Yojna									16.4%	74.4%	16%	84%
8	Have you availed Agri loan?									17.3%	82.7%	15%	85%
9	Do you have Atal Pension Yojna									28.1%	71.9%	26%	74%
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?	99.7%	0.3%	99.3%	0.7%	99.4%	0.6%	98.8%	1.2%	95.7%	4.3%	95.4%	4.6%
11	For which module, do you think you need more information?	Savings	41%	28.9%	30.1%	51.2%	68.4%	67.5%					
		Loan	29.5%	51.7%	52.4%	36%	7.4%	7.2%					
		Pension	5.4%	6%	5.2%	5.5%	3.7%	3.9%					
		Insurance	4%	4%	2.1%	2.91%	3.9%	4.7%					
		Digital Payments	6%	1%	2.8%	1.69%	6.2%	5.7%					
		Customer Grievance and Redressal	14.1%	8.4%	7.4%	2.70%	10.4%	11%					



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. Sivasagar
11. Golaghat
12. Cachar
13. Karbi Anglong
14. Dhemaji
15. Dhubri
16. Biswanath
17. Jorhat
18. Goalpara
19. Hailakandi
20. Majuli



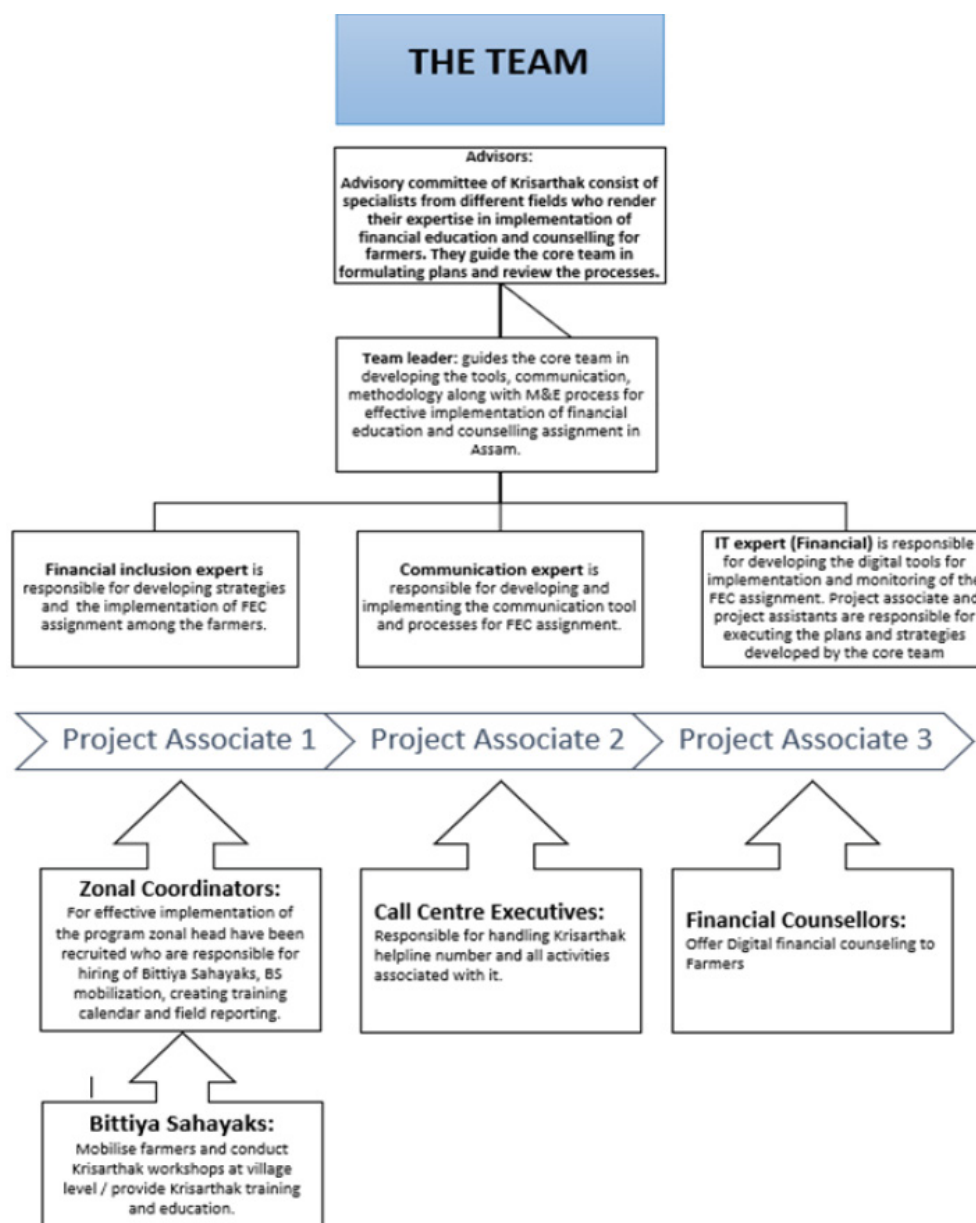
2. STAKEHOLDERS

The following stakeholders were engaged during the Cycle 3 phase.

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 important 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

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: 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>

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/>

