



# Krisarthak:

Financial Education and  
Counselling (FEC) of  
Farmers in Assam



A REPORT Pilot Implementation (January – March 2023)

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

Pilot implementation: A Report

The Krisarthak initiative under 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.

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**Guwahati| Assam| India**



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# Krisarthak FEC Pilot Overview

Pilot Activities	Outputs with narrative
Number of orientation workshops conducted	<ul style="list-style-type: none"> <li>• 160 out of which 52 workshops were conducted in Kamrup Rural District; 31 in Nagaon; 51 in Sivasagar; 5 in Baksa; and 22 in Barpeta district.</li> <li>• 47 workshops were conducted with Farmers from Agriculture/ Horticulture value chain; 27 with Dairy Farmers; 19 with Sericulture farmers; 34 with Farmers from Handloom value chain; and 33 with farmers from Fishery value chain.</li> </ul>
Total Farmers reached	<ul style="list-style-type: none"> <li>• 2834</li> </ul>
Male Farmers Reached Out	<ul style="list-style-type: none"> <li>• 1347 (47.5%)</li> </ul>
Female farmer attendees	<ul style="list-style-type: none"> <li>• 1487 (52.5%)</li> </ul>
Smartphone users	<ul style="list-style-type: none"> <li>• 1070 (37.8%)</li> </ul>
Base phone users	<ul style="list-style-type: none"> <li>• 1650 (58.2%)</li> </ul>
Farmers without mobile phones	<ul style="list-style-type: none"> <li>• 114 (4 %)</li> </ul>
Total farmers registration	<ul style="list-style-type: none"> <li>• Out of 2834 farmers who attended the Krisarthak workshops, 2787 farmers were registered digitally</li> </ul>
Chatbot Registration	<ul style="list-style-type: none"> <li>• 1093 farmers were registered in the Krisarthak Mobile Chatbot to capture their details for any future communication related to Financial Education and Counselling</li> </ul>
Base phone Registration	<ul style="list-style-type: none"> <li>• 1692 base-phone farmers were registered digitally through a separate Kobo app to capture their details for any future communication related to Financial Education and Counselling</li> </ul>
Districts covered:	<ul style="list-style-type: none"> <li>• 5 (Kamrup, Nagaon, Sivasagar, Baksa, Barpeta)</li> </ul>
Bittiya Sahayaks / Financial Facilitators	<ul style="list-style-type: none"> <li>• 8 Bittiya Sahayaks (7 male, 1 female)</li> </ul>
Development Blocks covered	<ul style="list-style-type: none"> <li>• 14</li> </ul>
Value Chains covered	<ul style="list-style-type: none"> <li>• 5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)</li> </ul>
Farmers Producers Companies (FPCs) covered	<ul style="list-style-type: none"> <li>• 10 FPCs were covered across 3 districts (Kamrup, Nagaon and Sivasagar), out of which 6 FPCs were from Agri/Horti value chain, 1 from Sericulture, 1 from Handloom and 2 from Fishery value chain</li> </ul>
Farmer Interest Group (FIGs) covered	<ul style="list-style-type: none"> <li>• 179 FIGs were covered, out of which 88 were from Agriculture/Horticulture value chain, 21 from Sericulture, 36 were from Handloom and 34 from Fishery value chain</li> </ul>
Dairy Cooperative Societies (DCS) covered	<ul style="list-style-type: none"> <li>• 27 DCSs were covered across 2 districts, 5 from Baksa and 22 from Barpeta</li> </ul>
Certificate downloads after module completion	<ul style="list-style-type: none"> <li>• 561</li> </ul>
Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed	<ul style="list-style-type: none"> <li>• 38 beneficiaries have filled up the FFHS, out of which 10 have been counselled by the Financial Expert.</li> </ul>



## KEY SUMMARY OBSERVATIONS:

- 1. Beneficiary engagement and response:** The pilot (Jan – March 2023) reached out to 2834 farmers from 5 value chains in the above mentioned 5 districts. Out of the total beneficiaries, 52.5% are female and 47.5% are male farmers. 37.8% are smartphone users and 58.2% are base phone users. Out of the 1070 smartphone users, 561 have completed the modules in the Bittiya Sakhi / Financial Friend Mobile Chatbot.
- 2. Bittiya Sahayak (Financial Facilitator) role:** 8 Sahayaks have been hired for the Pilot phase. Their role involved contacting the CEOs and BODs of the FPCs of their respective districts and seeking their help in mobilizing the farmers. After mobilization they are conducting the workshops during which they are registering the smartphone users in the Bittiya Sakhi chatbot and the base phone users in the Kobo app. In the workshops, the Sahayaks give an introduction of Krisarthak, explain the ICT tools and highlight the benefits of the program. They also give a demonstration of the Chatbot and disseminate information about the Call Centre. They report to the FEC Core team on a daily basis with the statistics of the workshops and photographs too. Weekly reviews are conducted to track the progress of the Workshops. The Sahayaks are also responsible for conducting feedback workshops to understand the effectiveness of the program. The feedback is taken via a Google form.
- 3. Support of stakeholders:** During the Pilot implementation phase, the agencies engaged by APART namely, PwC and GT, have shared the details of the FPCs along with the contact details of the Farmers. However, discrepancies have been found in the phone numbers. The CEOs of the FPCs are helping the Sahayaks in mobilizing the farmers and creating awareness about Krisarthak. Bank Officials have helped in developing the FEC content and also in reviewing the same.
- 4. Use of Bittiya Sakhi Chatbot:** 1093 beneficiaries have registered so far in the Bittiya Sakhi Chatbot. The chatbot has 8 FE modules, which includes infotainment videos in Assamese language. Till now 645 farmers have started the modules, out of which 561 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.
- 5. Use of FEC Krisarthak Call Centre – Bittiya Khetu:** The call centre has been setup with IVR facility to address the queries of the beneficiaries, to take feedback and also to follow up regarding workshops and module completion. 62 calls have been received. 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. 1622 farmers have been reached out to by the Krisarthak helpline. These were follow-up calls and feedback calls. Call centre is also helping the Base phone users to register in the Bittiya Sakhi Chatbot using the Smartphone available in the family.
- 6. Financial Counselling:** A farmer can avail Counselling services by filling up the Farmers Financial Health Survey (FFHS) form which is available in the Chatbot. Till now 38 farmers have filled up the FHSS, out of which 10 farmers have been counselled.

## 7. Testing of key indicators:

Indicators	Tracked/ Could not Track
Number of farmers reached	Tracked
Gender distribution	Tracked
District wise distribution	Tracked
Value Chain distribution	Tracked
Effectiveness of the following digital components: <ul style="list-style-type: none"> <li>• Modules / solutions</li> <li>• Bittiya Sahayak</li> <li>• Bittiya Sakhi LMS Chatbot</li> <li>• Krisarthak Call Centre</li> <li>• SMS</li> </ul>	Through Feedback. The smartphone users filled up the Feedback forms digitally while the base phone users were called up via Call Centre to take the feedback Tracked through SMS report Tracked through feedback Feedback and by tracking the action taken by the farmers after call centre intervention
Module completion	Tracked
Certificates downloaded	Tracked

## 8. Testing of key processes:

Indicators	Tracked/ Could not Track
Training of the Bittiya Sahayaks	IIBM certification
Mobilisation	Turnout of farmers in the workshops
Workshops	Number of farmers registered Number of farmers starting the modules of the chatbot Calls received in the Call Centre
Conversion	Certificate downloaded on completion of the modules Number of farmers taking the FHSS for counselling
Feedback	Number of farmers filling up the Feedback Google form Feedback taken via Call Centre

## KEY FINDINGS

Out of 2787 registered users, we were able to take feedback from 712 farmers. Out of this 228 were chatbot users while 484 were base phone users. The findings highlighted here are based on this feedback mechanism. Further, some findings are also based on observation and experience gathered from the field.

### A. Digital solution – Chatbot, call center, SMS capsule

1. The Bittiya Sakhi Chatbot LMS for smartphone users was evaluated on the basis of key indicators - Ease of understanding the language of modules / content; Duration of the modules; Ease of using the chatbot; Usefulness of the content and the chatbot. In regard to ease of narrative content, 147 respondents out of 228 found it satisfactory and very satisfactory while 43 did not find the language easy. 145 respondents found the duration of modules satisfactory and above while 23 did not find it satisfactory. In ease of usage of the Chatbot, 140 found it satisfactory while 31 did not find it satisfactory. In the usefulness of the Chatbot and modules, 145 found it satisfactory while 20 did not find it satisfactory.
2. In regard to module completion, 202 (91%) responded they have completed while 21 (9 %) did not complete. Out of 96 responses, in regard to completing the modules, 24% mentioned they did not have enough time to complete; 15.6% respondents felt the module was hard to understand; 7.3% respondents found module boring; 7.3% respondents said videos did not open; 5.2% respondents said the chatbot did not work; 4.2% respondents said that internet did not work.
3. In regard to the modules as easy and hard to understand, out of 191 responses, 67 % (129 farm respondents) felt the module is easy; and 29.8 % (57) found it moderate to understand.
4. Out of 448 base phone responses, most people mentioned they have not gone through the Krisarthak content. Only 166 respondents felt that the content was satisfactory or above.
5. In regard to the call centre, out of 206 respondents 124 people thought that the call center sessions were satisfactory and above. 24 people thought it needs improvement while 58 individuals were not happy with the session. On further enquiry, it was found that most respondents found the IVR responses as time-consuming and wished for direct interaction with the call center executives.
6. Very few base phone users made calls to the Krisarthak helpline for enquiring about the assignment. However, some base phone users were helped to register on smartphones by Krisarthak call centre executives.
7. Most incoming calls were initiated from Sericulture and Fishery value chains while no calls were initiated from Dairy or Horticulture valuechains.
8. Out of 276 connected calls to smartphone, 21 registered farmers have completed the module post call center intervention. Out of 1104 outgoing calls made to the base phone users, 25 individuals who attended Krisarthak workshop and could not register then, did registration later due to the intervention of the call center. There have been cases when base phone users who re-registered themselves in smartphone later when call center executive interacted with them.
9. Even with mobilization from call center very few base phone users showed the interest to interact with any of the component of the Krisarthak solutions. This is due to lack of motivation, confidence and practice for such communication.
10. The call centre and IVR was evaluated based on Clarity of communication; response time; understanding of the problem and offering correct solution for issues raised. In terms of clarity of communication, 54 respondents said very satisfactory, 96 as satisfactory, 48 as dissatisfactory, and 31 said it needs improvement.
11. In regard to the response time from the call centre service, 67 respondents found it very satisfactory while 23 says it needs improvement. In regard to understanding of the problems raised and giving support by the call centre / IVR solution, 62 respondents found it very satisfactory, while 31 says it needs improvement. In regard to the offering correct solution for issues, 65 respondents found it very satisfactory, 35 says it needs improvement.



## **B. Module and content**

1. In regard to which product/modules the farmers wanted more information, out of 215 responses, 140 (65.4%) farmers sought information on savings. 84 responses (39.3%) wanted more info on loans/credits. These are followed by insurance, pensions, payments and grievance redressal.
2. There have been instances of a random selection of modules by farmers instead of doing it sequence-wise. It has been seen that many farmers did not study the module in a systematic manner as given in the panel. As some modules have information that is needed to understand concepts in upcoming modules, it was found necessary that the farmers follow the pattern of the modules.
3. Many farmers tried to complete the assessments in a casual manner. It was seen that many farmers attempted the pre- and post-assessment very casually. This hindered proper analysis of how much content the farmers were able to understand.
4. There have been cases of delay in the completion of modules. In many cases, farmers take almost a month to finish the complete module. The call center intervention became necessary in motivating farmers to complete the modules. This need of continuous engagement with farmers for course completion has extended the course completion period of farmers.

## **C. Processes- Workshop, Bittiya Sahayak and counseling**

1. Orientation workshops were attended maximum by the base phone users due to which many farmers could not register themselves into the chatbot or engage with all the digital tools available under Krisarthak.
2. Out of 712 farmers (basephone and smartphone) who gave feedback 390 respondents found workshop satisfactory and 120 people thought it could be made better while 39 farmers were not satisfied with the workshop.
3. Towards making the first orientation workshops better, 22 respondents felt that they needed information on loans / credits and practical activity like, how a loan form is filled or ATM card is used; 3 respondents mentioned they need more details over scheme during workshops; 8 respondents mentioned they needed more discussion on products and services, 6 respondents felt the venue could have been better.
4. Regarding role of the Bittiya Sahayaks, 383 farmers rated the Sayahaks as good and satisfactory in explaining the FEC solutions and its benefits while 158 respondents felt that it needs to improve further. While 39 did not find it satisfactory. Out of 214 responses received from chatbot users, 82 respondents said the Sahayaks could communicate well, 75 said the workshops were interactive, 87 said the Sahayaks were available when they required and 85 said that they listened to their problems and concerns
5. In regard to counselling, there were counselling requests from different value chain farmers and all of these were smartphone users, that allowed to fill up the FFHS form for counselling request. There was no request for Farmer's Financial Health Survey from base phone users. This is due to lack of smartphone of farmers at individual / household levels
6. During the pilot period, out of 6 respondents who were counselled, all respondents found the counselling expert good and the sessions satisfactory and informative. Almost all respondents except one said they have initiated actions based on the counselling provided like they have visited the banks related to loans / credit.



ARIAS Society

GOVERNMENT OF ASSAM

Assam Rural Infrastructure and Agricultural Services Society



Sarthak

# কৃষকৰ কৰ্মশালা

(বিত্তীয় শিক্ষা আৰু পৰামৰ্শ)

LEARNING CONSORTIUM



Krisarthak

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## D. Other findings

1. There have been instances of cancellation of workshops due to calamities and harvest season. For instance, in Kamrup (R) district, farmers had to cancel workshop thrice as monkey's attacked their home. Similarly, In Nagaon workshops were cancelled in the month of March due to heavy rain. In Kamrup (R) workshops were cancelled in the month of January and February due to the harvest season.
2. It was found that there has been absence of smartphones with most of the female participants. Though the family has smartphone but it is usually used by the male members or children. As such the women participants mostly came with base phone.
3. There have been field level issues while conducting the workshops including absence of data in the smartphones and slow internet speed. Many users could not be registered in chatbot as they did not had data in their phone. There were also issues of absence of space in the mobile to download the chatbot as many users had smartphone with very little space due to which telegram could not be downloaded. The Sahayaks also tried to resolve these issues.
4. Another finding is, there is absence of desired number of members in Farmer Interest Group (FIG). For instance, out of data received from 10 FPCs, cumulatively who had only 179 FIGs instead of estimated 220 FIGs. Further, FIGs also did not have 20 members. Most FIGs have 8 to 12 members.
5. Absence of digital knowledge and skills was widely notice. Most of the farmers by and large lacked basic digital skills to operate and navigate; and the FEC Sahayaks had to attend to these issues.
6. A major finding is going forward a Physital mode (physical and digital modes) of engaging the farm community in the FEC assignment will be necessary. The FEC process should include physically engaging the farmers in the learning process along with digital as even when there is presence of smartphone, absence of updated device, high cost of data and network issues are hindering smooth delivery of workshops.
7. Going forward, since the Sahayaks are also training the farmers downstream on how to use the digital devices, they would be requiring timely digital orientation and skills training to effectively deliver the FEC assignment. Similarly, there will be cases where farmers will require digital skilling support in navigating through the solutions



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