



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.

@2023

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ABBREVIATIONS

BoD – Board of Director
FPC – Farmer Producer Company
FIG – Farmer Interest Group
DSC – Dairy Cooperative Society
FEC – Financial Education and Counseling
FE – Financial Education
FC – Financial Counselling
CEO – Chief Executive Officer
LMS – Learning Management System
FFHS – Farmers Financial Health Survey
ICT – Information Communication Technology



Krisarthak:

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



Krisarthak FEC Pilot Overview

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



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"> • Modules / solutions • Bittiya Sahayak • Bittiya Sakhi LMS Chatbot • Krisarthak Call Centre • SMS 	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

thak



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

1. INTRODUCTION

The Krisarthak Financial Education and Counselling (FEC) assignment, is being implemented under APART, ARIAS Society, and supported by the World Bank. The assignment was pilot tested during January to March, 2023 across five districts. The pilot was to test the core FEC digital solutions, tools/platforms, processes, and effectiveness of the delivery of financial education and counselling services to the farmers in Assam.

2. KRISARTHAK FEC PILOT

2.1. The Objectives

1. To deploy and test the FEC digital / ICT tools and platforms (mobile chatbot based FEC LMS platform, IVRS Call centre and SMS solutions) to deliver FEC solutions (content and services) for the farmers;
2. To test the FEC solutions (content and services) covering key financial products (savings, loan, pension, payment and insurance) that is being delivered through digital tools / platforms as above;
3. To test the processes, methods in FEC services delivery to the farm community using human intermediaries (Bittiya Sahayaks) and ICT tools and platforms .

2.2. The Duration

The pilot was conducted during January – March 2023.

Pilot Duration and Tasks January to March 2023 (Pre-pilot preparations in December 2022 & Post-pilot reporting by April 2023)					
Duration	Activities	Tasks	Tasks	Tasks	Tasks
December 2022 -January 2023	Preparing the districts	Networking with select FPCs, DCSs & APART Team	Networking with district stakeholders & Government departments	Networking with DEF existing resources in districts	Networking with district media agencies for necessary coverage
	Training	IIBM training and certification of all Bittiya Sahayaks	Call center implementation and training of Bittiya Sahayaks	Chatbot implementation and training of Bittiya Sahayaks	Data collection process & training of Bittiya Sahayaks
	Launch of the program	Preparing the stakeholder list for launch and implementation	Preparing the event time line and conducting necessary meetings before the launch	Testing the ICT tools in field	Correcting and reviewing the glitches in all the components
January- February-March	Implementation	Workshops calendar preparation and scheduling it in all the districts by Sahayaks	Communication with the Sahayaks and stakeholders in the districts for mapping the issues and resolving it	Identifying new opportunity in fields to reach out to the farmers	Continuous innovation / course corrections and interventions in the field
	Testing	Continuously testing the ICT tools / platforms for FEC solutions delivery and reporting bugs	Finding substitute solution for issues that cannot be resolved through tools / platforms	Networking with media agencies such as (Graphic designing, animation, content development) for content creation for the tools	Making necessary changes in the component for smooth implementation
March-April	Reporting & analysis	Collecting the data from the field and analyzing	Preparing plans with necessary course correction for final implementation	Building the management structure for better work distribution	Reporting the final pilot output and outcome

2.3. Pilot Locations, Focused Groups and Beneficiaries, Value Chains

The pilot was conducted during January – March 2023.

Districts >	Kamrup Rural		Nagaon		Sivasagar		Barpeta		Baksa	
Value Chains	M	F	M	F	M	F	M	F	M	F
Agriculture/ Horti	203	100	88	151	55	123	0	0	0	0
Fishery	149	34	279	122	0	0	0	0	0	0
Dairy	0	0	0	0	0	0	460	58	40	1
Sericulture	20	346	0	0	0	0	0	0	0	0
Handloom	0	0	0	0	56	549	0	0	0	0
TOTAL	372	480	367	275	111	672	460	59	40	1
Grand Total	2834									

*M: Male; F: Female

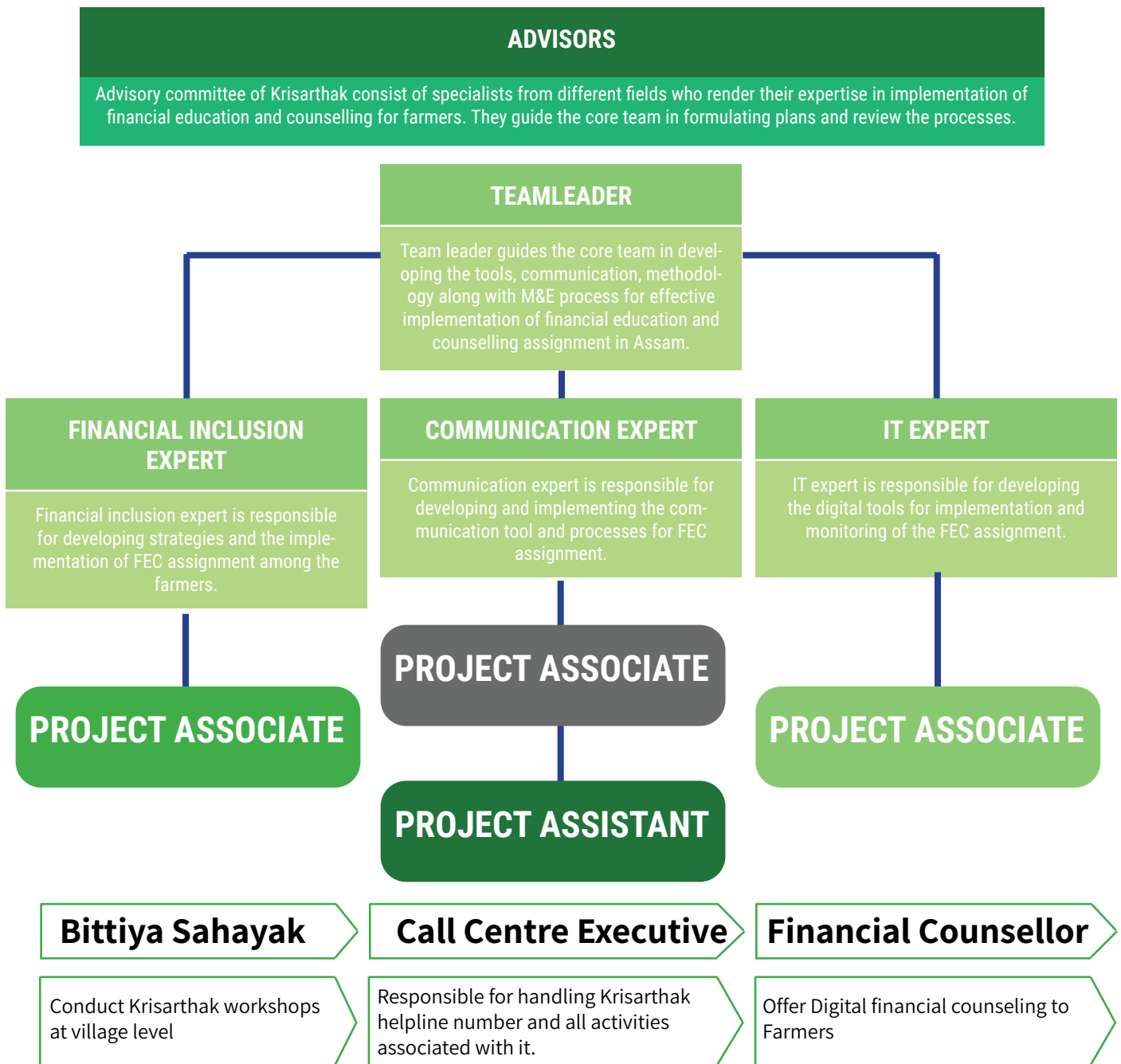
2.4. The Pilot Methodology

The Krisarthak FEC pilot project is a small-scale test or trial that has been conducted to determine the feasibility, effectiveness, and efficiency of the project before it is implemented on a larger scale. The purpose of the pilot project has been to identify potential issues, evaluate the project's impact and performance, and refine the project plan before scaling it up.

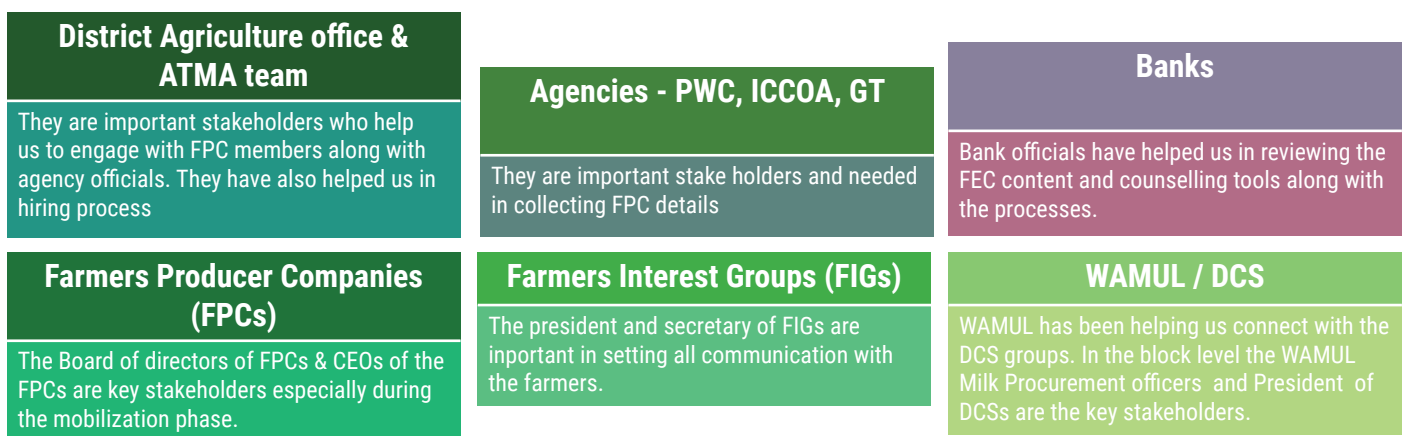
The Methodology involved:

- 1. Defining the project scope and objectives:** Identifying the key goals and objectives of the project and determining the scope of the pilot project.
- 2. Identifying the stakeholders:** Identifying the stakeholders who will be involved in the pilot project, including project FPCs and FIGs, project managers, APART team members, and farm end-users.
- 3. Developing the pilot project plan:** Developing a detailed project plan that outlined the activities, timelines, and resources required for the pilot project.
- 4. Executing the pilot project:** Implementing the project plan in 5 districts and executing the pilot project. Collect data, feedback, and metrics to evaluate the effectiveness and efficiency of the pilot project.
- 5. Analyze the results:** Analyze the data collected during the pilot project and evaluate the project's impact, performance, and feasibility.
- 6. Refine the project plan:** Based on the results of the analysis, refine the project plan to address any issues or challenges identified during the pilot project.
- 7. Scale up the project:** Once the pilot project is successfully completed and refined, scale up the project to a larger scale.
- 8. Monitor and evaluate:** Monitor and evaluate the project performance and impact over time to ensure that the project is achieving its objectives and delivering the desired outcomes.

2.5. The TEAM



2.6. Stakeholder



3. THE FINANCIAL EDUCATION (FE) PILOT IMPLEMENTATION

During Pilot implementation phase four components of the Krisarthak assignment were tested. These components were used to reach out to estimated 5000 farmer beneficiaries from various value chains. The 4 components were:

Krisarthak physical orientation workshop process and community financial facilitators (Bittiya sahayak / Financial Facilitator)	Android based Mobile Phone Chatbot LMS (Bittiya Sakhi / Financial Friend)	Call center or Krisarthak helpline (Bittiya Khetu / Financial Bridge)	Text & voice SMS (Bittiya Capsule / Financial Capsules)
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A. Krisarthak physical orientation workshop process and local resource person (Bittiya sahayak / Financial Facilitator)

Objective

- To inform farmers about relevance and benefits of Bittiya Sakhi chatbot LMS and how to use it.
- To register all the smartphone users and base phone users for FEC information, modules, services and feedback.

Process

- The data of farmers were collected from CEOs of FPCs and APART Office by the FEC team. For DCSs, WAMUL provided the information.
- The Bittiya Sahayaks met the BODs and CEOs of FPCs to mobilize the FIGs, and milk procurement officers of a district to mobilize the DCS members.
- FIGs or DCSs were also mobilized with the help of their respective President and Secretaries.
- The venue and date of workshop were fixed by Bittiya Sahayaks. Usually, venue and date were fixed after discussion with the FIG or DCS President for ease of commuting. In most cases the FIG or DCS president provided the place (for example their courtyard, DCS office, nearby school or any other suitable meeting place).
- Information related to workshop was also shared by Bittiya Sahayaks in common WhatsApp groups of FIG and DCS. The FIG and DCS members were informed to come with smartphone in the workshop by respective President of the groups.

- It was mandatory to hold only single workshop in a day so that Bittiya Sahayaks could dedicate their complete time to the FIG/DCS needs.
- Only one FIG group or DCS was covered in 1 workshop. In a workshop, maximum 25 attendees are allowed.
- During the workshops, the Sahayaks introduces the financial education and counseling assignment under APART to the farmers.
- The Sahayaks helps the smartphone users register themselves in the chatbot while he /she registers the base phone users in a separate app that is installed in his / her mobile.
- Sahayaks trains the farmers on how to use the chatbot and distributes the handouts and study materials to base phone users.
- Sahayaks inform the farmers about Krisarthak Call center number- **18002584348**, Farmer's Financial Health Survey (FFHS), Krisarthak website and 2nd workshop on feedback.
- In the 2nd workshop feedback is taken from the farmers. Farmers are explained about the feedback process and how to fill the feedback form.
- Link of the Feedback form is shared with those farmers who have registered in the Bittiya Sakhi chatbot.



**Total
Workshop Conducted: 160**

**District wise distribution of base
phone and smartphone users at-
tending the workshop**

- Highest registration was done at Kamrup Rural District. During the pilot, 4 FPCs from Kamrup + 1 additional FPC at Rangia sub-division was covered.
- In Nagaon 4 FPCs were covered, 1 in Sivasagar.
- 27 DCS were covered in Baksa and Barpeta together
- In Kamrup and Nagaon many users registered in the smartphone post workshop due to which conversion is higher than attendance.

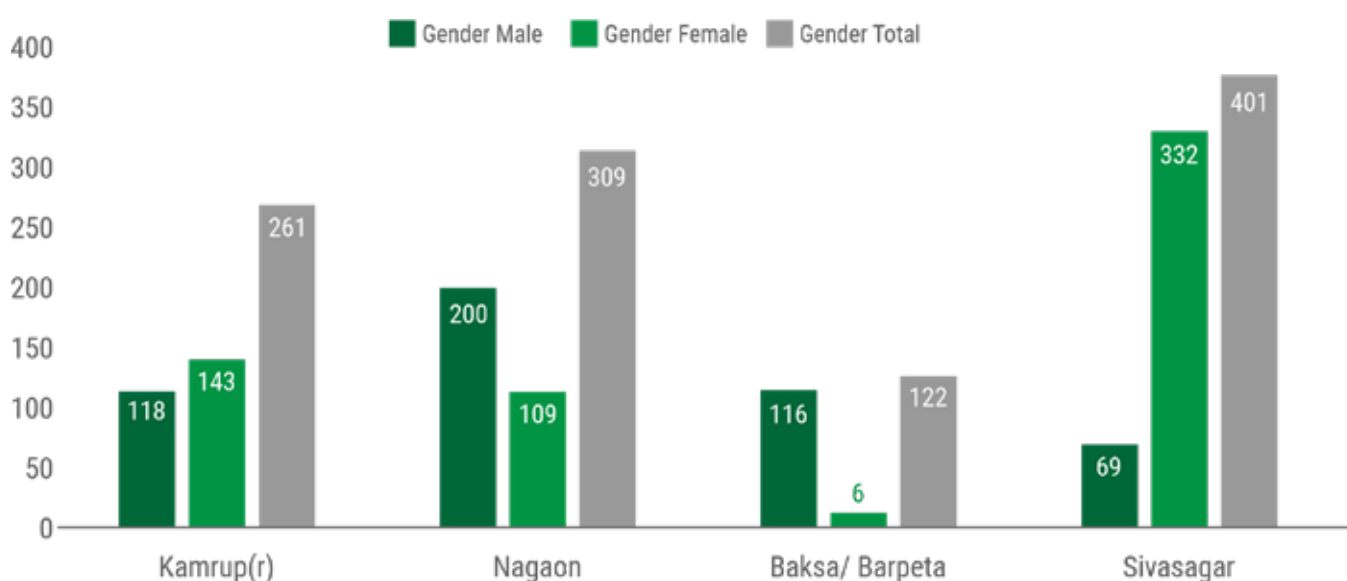
District	Total workshop attendance	Total registration	Smart phone	Base phone
Kamrup (Rural)	849	873	261	612
Nagaon	642	660	309	351
Baksa/ Barpeta	560	548	122	426
Sivasagar	783	704	401	303

Gender wise distribution of base phone and smartphone users attending the workshop

a) Smartphone users

- Highest participation of women was registered due to the maximum coverage of Sericulture and Handloom FPCs in two districts, namely Kamrup Rural and Sivasagar. The numbers of male farmers are less in Sericulture FPCs.
- Otherwise, the male smartphone users are more in districts where other value chains are prominent.

District	Gender		
	Male	Female	Total
Kamrup (Rural)	118	143	261
Nagaon	200	109	309
Baksa/ Barpeta	116	6	122
Sivasagar	69	332	401



b) Base phone users

District	Gender		
	Male	Female	Total
Kamrup (Rural)	282	330	612
Nagaon	188	163	351
Baksa/ Barpeta	371	52	426
Sivasagar	49	254	303

B. Mobile Chatbot LMS (Bittiya Sakhi / Financial Friend)

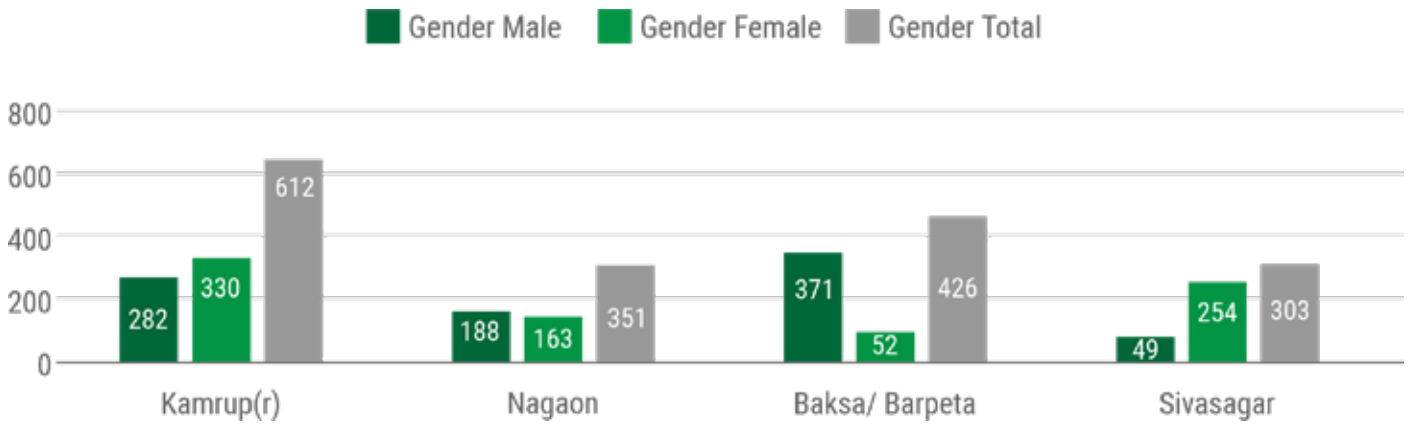
Objective

- To tap the data related to farmers for study and analysis.
- To offer farmers digital learning modules / content on financial products and services in their own language that is easy to understand.
- To provide a single platform for disseminating all information related to Krisarthak such as call center number and Farmer's financial health survey form etc.

Process

- In the FEC workshops, farmers with smart-phones are taught how to join the Telegram based Bittiya Sakhi chatbot channel.
- The farmers first select the language. Currently content is given in Assamese and English. But the audio-video contents are only in Assamese.
- After selecting language farmers proceed to register themselves in the chatbot which allows the Core team to tap all necessary indicators such as gender, location, phone number and value-chain for further analysis purpose.
- Post registration, a panel comprising 8 modules and download certificate tab becomes visible to the farmers.
- Each module is dedicated to a chapter on financial products or services. The chapters contain video lessons in Assamese that explains the content related to financial products or services.
- For every chapter there are pre-assessment tests which farmer gives before they start viewing the audio-visual lessons.
- Once a farmer completes a chapter, they need to take a post assessment test. Only when they complete the post assessment test, the chapter or module is deemed completed and a green tick is shown adjacent to the module name in the selection panel of the chatbot.





- Post every chapter a message is send to the farmer in the same chat reminding them about the Krisarthak helpline number where they can call for query resolution or feedback.
- Download certificate works only once all the modules are completed. Post module completion the farmers can click the download certificate link and get the certification in their phone.
- Once they click the Download certificate tab in the chatbot a popup message is shown to them with call to action for filling up Farmer’s Financial Health Survey (FFHS) form. Those who need counseling fill the survey form.
- Once the filled survey form is submitted the core team can check the form in google drive and counseling is conducted for those people.
- The backend data also shows the module completion status.

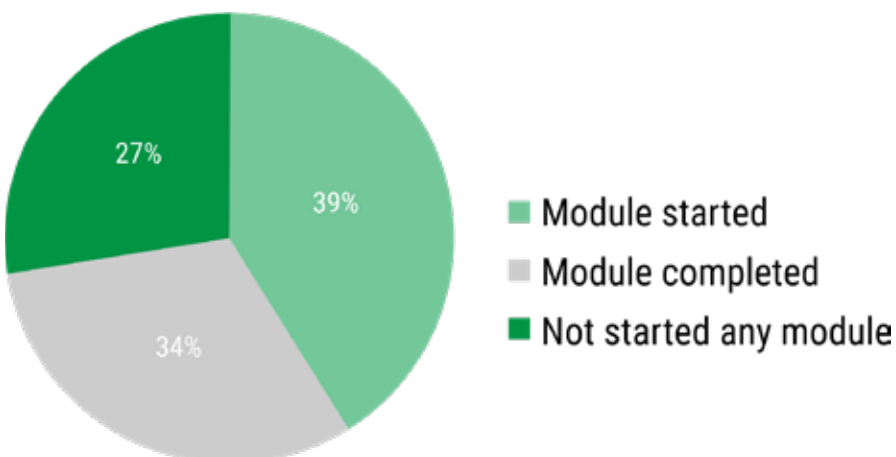
Total Registration



Total registration: 2785
Base phone (Kobo): 1692
Smartphone: 1093

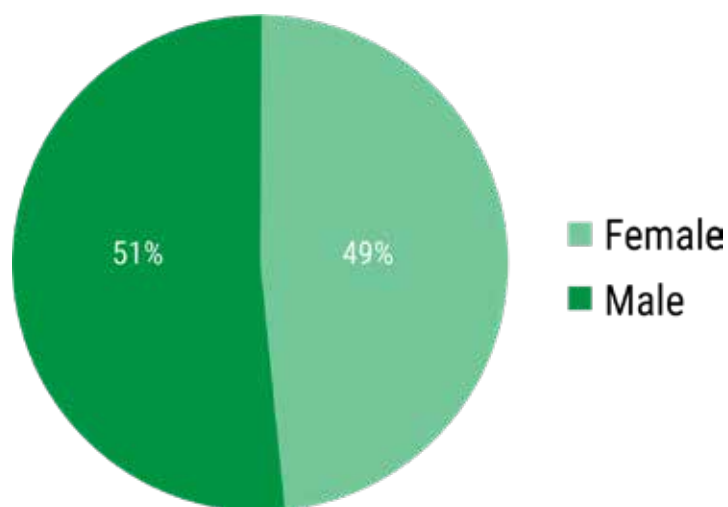
Out of this 1093 smartphone registration some data were duplicate or faulty. As after removing the duplicate numbers and wrong numbers the final smartphone registration is 1084

Module usage by Smartphone Users



Total: 1084
Module started: 645
Module completed: 561/645
 (Out of 645 people who have started the module, 561 have completed the modules and downloaded the certificate as on 7th April, 2023)
Module not started yet: Out of 1084 registered individual s, 439 have not yet completed a single module as on 7th April, 2023.

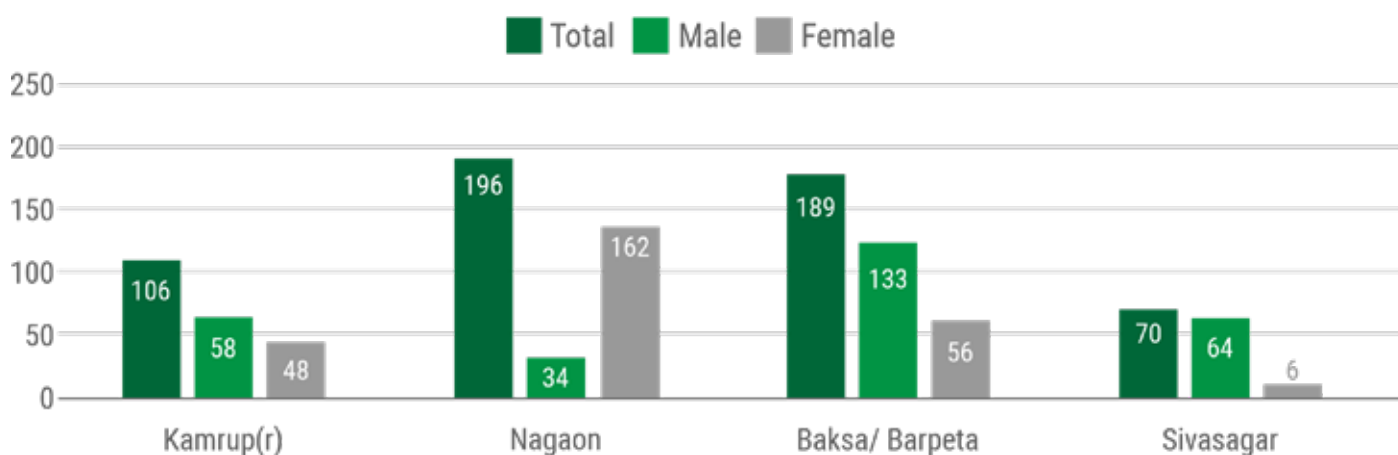
Gender wise distribution of module completion



Female who has completed the modules: 273
Male who has completed the modules: 287

District-wise distribution of module completion

District	Total	Male	Female
Kamrup (Rural)	106	58	48
Nagaon	196	34	162
Baksa/ Barpeta	189	133	56
Sivasagar	70	64	6



Value chain-wise distribution of module completion

- Most participants who have completed the modules are from Fishery value chain followed by Seri- culture and handloom.
- It is important to note that as per data the maximum farmers in the Fishery value chain are male.

Value chain	Module completed
Agriculture	58
Horticulture	12
Fishery	249
Seri/textile	175
Dairy	67

- The Handloom value chain had higher number of farmers who have completed the modules.
- The largest FPC in the Pilot phase was a sericulture FPC with 90% Female farmers.
- By analysing the data, it can be said that participants from fishery value chain showed more interest in the assignment. Also, chances are that men are more receptive to this program than women.

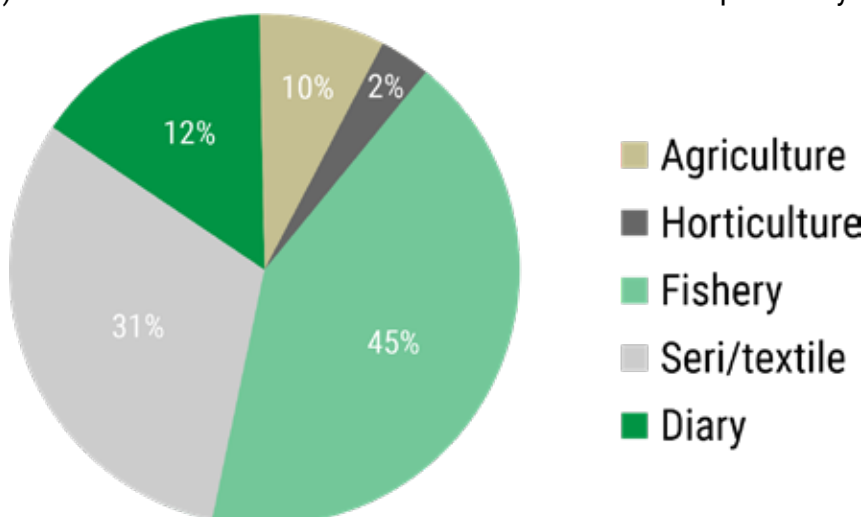
C. Call center or Krisarthak helpline (Bittiya Khetu)

Objective

- To take farmers query related to the chatbot.
- Intervene in cases where farmers are not completing the module to know the reason.
- Connect farmers with financial counselor to clarify product related queries.
- Connect farmers to financial counselor for counseling session.
- Take feedback of FEC sessions and effectiveness.

Process

- The data retrieved from chatbot and base phone registration app is given to the call center executive.
- This data is stored in the call center executive's system in excel sheet. There is separate sheet for smart-phone and base phone farmers.
- For incoming calls, the operator/s take information like Name, phone number, FPC name and phone model (base phone or smartphone). Accordingly, they open the sheet to search the detail using phone number.
- They note down the query in the respective field.
- For technical concerns Call center executive resolves the issue over the phone. If the issue persist the Local resource person (Bittiya Sahayak) is asked to visit the farmer house and resolve the issue personally.
- For product related issue the call is transferred to financial counselor. In case financial counselor is not available a future date (not exceeding 48 Hrs) is allotted to the query.
- If the person calls from a number which is not registered in any sheet (either smartphone or base phone) then the executive first seeks information about any alternative number that is registered in Krisarthak program. If there is other number registered than all input will be added beside that number along with the alternative



number from where the call is being made.

- If the number is not registered under any name than call center executive initiates the process of registering such numbers with Bittiya sakhi chatbot.
- Call center executive also make regular outgoing calls to those farmers who have not completed the modules.
- Call center executive also make regular call for feedback purpose to smartphone and base phone users.
- For feedback calls, the call center executive/s are given separate excel sheet where they register the feedback taken from a particular farmer.

Total Calls

Status	Smartphone users	Base phone	non registered	total
Incoming	32	17	13	62
outgoing	482	1104	36	1622

I. Incoming call analysis

Districts	Agri	Horti	Seri/handloom	Fishery	Dairy
Kamrup			6	2	
Nagaon	4			25	
Sivasagar			12		
Baksa/Barpeta					

Connected calls- value chain: 26

District	Agri	Horti	Seri/handloom	Fishery	Diary	Total
Kamrup			3	1		4
Nagaon	1			17		18
Sivasagar			4			4
Baksa/barpeta						

Connected calls- issue raised:

Issues	
Chatbot related	19
Financial Product and service related	7

Details of issues shared over the connected calls by the Farmers

Technical issues		Chatbot		
Loan	3	Could not use the chatbot	1	
Education loan	2	How to download the certificate (for SP) / How to get the certificate (For BP)	17	8 base phone & 9 smartphones
Home Loan	2	Deleted the chatbot	1	

Analysis

- No calls were initiated by DCS farmers or by farmers of Horticulture value chain.
- The FPC that was covered under Horticulture value chain had very few people with proper understanding of digital tools or call center.
- More numbers of farmers under Dairy and horticulture value chain will have to be studied to find out the reasons for not receiving ample calls from these two value chains.
- There was no request for Farmer's Financial Health Survey from base phone users.
- Very few base phone users made call to the Krisarthak helpline for enquiring about the assignment.
- Some base phone users were helped to register in smartphone by Krisarthak call center executives.
- From the field survey this was also informed to us that farmers were not comfortable interacting with IVR.
- Most farmers opted for direct line with call center executive instead of listening to the IVR.

2. Outgoing Call Analysis

- Outgoing call analysis to Smartphone phone users: 482

C. Connected calls- value chain: 26

- Female: 233
- Male: 249

District	Male	Female	Total
Kamrup	58	48	106
Nagaon	98	60	158
Sivasagar	20	124	144
Baksa/barpeta	73	1	74

Outgoing call analysis of base phone users

- Total outgoing calls made is 1104.
- Calls to base phone users were made for taking feedback.

- Detail of feedback is available in the feedback report.
- Base phone users had no access to the Bittiya Sakhi chatbot. However, they were given booklet of the content in Assamese.
- SMS campaigns (Voice and Text) were also initiated for base phone users.
- Even with mobilization from call center very few base phone users showed interest to interact with any of the component of the Krisarthak solutions.

Call center interventions

A. Out of 276 connected calls to smartphone, 21 registered farmers have completed the module post call center intervention. Detail is given below:

Module completed post call center intervention

District	Male	Female
Kamrup	1	6
Nagaon	0	0
Sivasagar	1	12
Baksa/barpeta	1	0

B. 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 number is available in the base phone registration as well as smartphone registration list.
(Note: all these individuals had smartphone)

The reason for not registering with the smartphone in the workshop

- Smartphone did not work in the workshop.
- Did not come with smartphone in the workshop.
- The net data was not available in the phone.
- There was no free space in the phone to download the Chatbot and operate.
- 25 registrations were done after workshop with the help of call center mobilization and intervention. Detail analysis is given below.

District	Connected calls	Male	Female
Kamrup	9	6	3
Nagaon	6	1	5
Sivasagar	3	1	2
Baksa/barpeta	7	6	1

There are also incidences of around 3 such base phone users who re-registered themselves in smartphone later when call center executive interacted with them.

Case study

Shankar Nath from Jungalbalahu fishery FPC at Nagaon district had a base phone. He attended the workshop and understood about the Krisarthak Workshop. He requested his daughter to call Krisarthak helpline and understand the registration process for smartphone. His Daughter Gita Devi called at Krisarthak helpline and understood the process properly. With the help of the Krisarthak helpline she registered her father Shankar Nath in the Bittiya Sakhi chatbot using her Smartphone. Shankar Nath completed all the modules and downloaded the certificate as well.

D. Text & Voice SMS (Bittiya / Financial Capsules)

Objective

- Mobilize farmers for workshop.
- Disseminate workshop related information such as call center number.
- Send module related information to the base phone users.
- Take feedback.

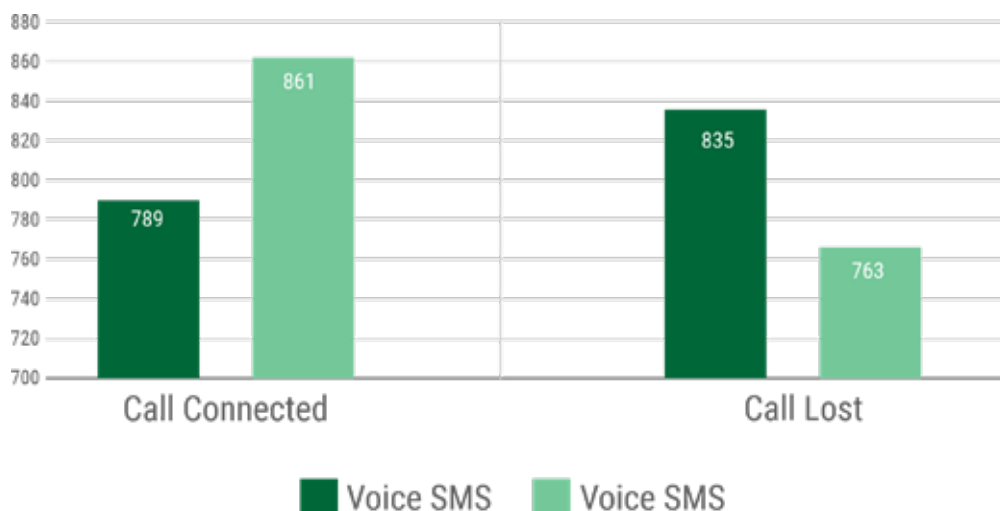
Process

- The data retrieved from base phone is used to start the SMS campaign.
- The important information from 8 financial education modules is converted into texts.
- These texts in Assamese are pushed through SMS campaigns to the users
- The fourth component was tested specifically on base phone users.

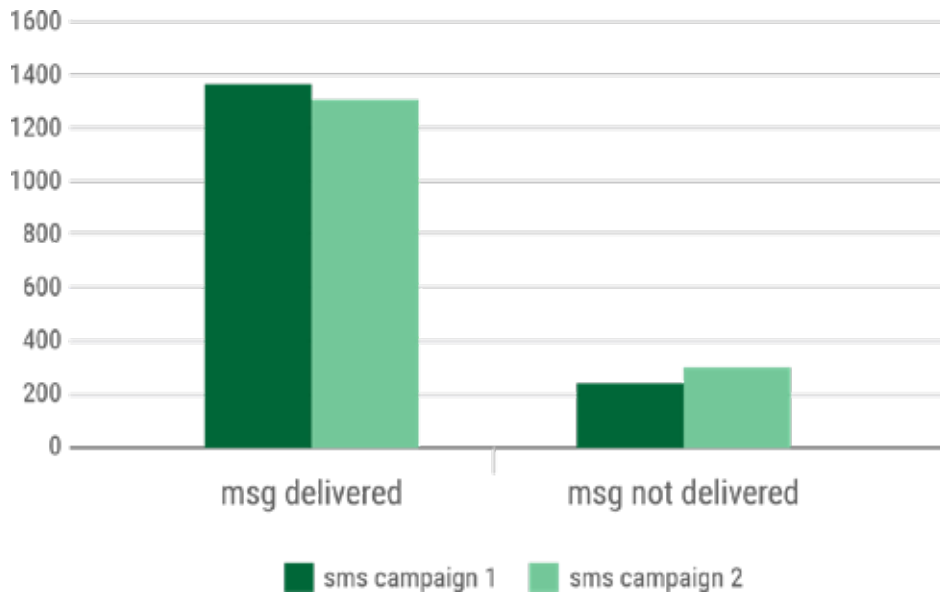
Total base phone users reached	Through voice SMS	1624
Total base phone users reached	Through text SMS	1624

Reach via voice SMS campaign and text SMS campaign

	Call connected	Call lost
Voice SMS 1	789	835
Voice SMS 2	861	763



	Text delivered	Text not delivered
SMS campaign 1	1383	241
SMS campaign 2	1353	271



4. THE FINANCIAL COUNSELLING PILOT AND TESTED

- Financial Counselling is an integral part of Krisarthak FEC assignment. The counseling is done both as a preventive and a curative measure.
- Farmers who are ignorant, before availing any financial services or products, and also the ones facing financial crisis after availing any financial product or in debt trap, can avail the FC services.
- The FC services also seeks to cater to the Farmers whose financial health is strong and are capable of making it even stronger by availing the financial services and products customised for them. This will help them in proper allocation of their funds/assets which in return will lead to wealth creation

Brief Report on Farmers Financial Health Survey (FFHS) respondents for counselling:

Total number of respondents: 38
Male: 11
Female: 27

The process followed for Financial Counselling during the Pilot phase:

In the Pilot phase, the Financial Expert counselled 10 respondents, out of which 6 had queries on loan and 2 wanted to know about the savings products and 2 had insurance related queries.

The Process followed for Smartphone users:

- After completing the Financial Education (FE) modules, the smart phone users filled up the Farmers Financial Health Survey (FFHS) Questionnaire, online, which is available in the Bittiya Sakhi Chatbot LMS platform.
- The Call Centre executive called the respondents and took information on which products or services they required counselling. Then the Survey forms were segregated product wise and shared with the Financial Expert for counselling.
- Dates and Timings were taken from the Financial Expert. The farmers were called and informed about the available dates and timings and the appointments were fixed according to their convenience.
- On the date of counselling, the farmers were connected to the Financial Expert through the Krisarthak Helpline number. The Financial Expert answered all the queries of the farmers, and advised and guided on how to resolve the issues that they had.
- After a week feedback was taken by the Call Centre executive on (a) the Financial Expert, (b) Usefulness of the Counselling, (c) Convenience of the appointment timing, (d) Action taken after counselling session, (e) Result/Effectiveness of the counselling.

Feedback report of 6 respondents who were counselled on a scale of 1 to 5, where 1 is worst and 5 is the best:

1. Financial Expert:	3 respondents rated 5 and 3 respondents rated 4
2. Usefulness:	3 respondents rated 5 and 3 respondents rated 4
3. Timing:	4 respondents rated 5, 1 rated 4 and 1 rated 3
4. Action taken:	5 respondents rated 5, as they visited the bank, whereas 1 rated 4
5. Result:	6 respondents rated 1 as they have not got any final result yet

The process to be followed for the base phone users:

During the pilot phase the counselling was given only to the smartphone users who registered in the Bittiya Sakhi Chatbot. However, in the final roll out, the base phone users will also be given the counselling facility.

- The information regarding the Counselling facility will be disseminated among the base phone users through the Voice SMS, Text SMS and flyers / booklets.
- Anyone interested in taking the counselling will call the Krisarthak helpline number 18002584348 The call centre executive will take all the necessary information and pass it on to the assigned Bittiya Sahayak of that area.
- The Sahayak will visit the farmer and fill up the FFHS form digitally in their phones.
- On receiving the survey form, the appointment will be fixed with the Financial Counsellor through the above-mentioned process.
- The Financial Expert will address the queries of the farmers, and advise and guide them on how to resolve the issues that they have.
- After a week feedback will be taken by the Call Centre executive on (a) the Financial Expert, (b) Usefulness of the Counselling, (c) Convenience of the appointment timing, (d) Action taken after counselling session, (e) Result/Effectiveness of the counselling.

5. Pilot Monitoring & Evaluation (MEL)

The Krisarthak FEC pilot involved key project elements that required close monitoring and evaluation:

Key MEL Indicators / components	What was monitored?	How it was monitored?	What was evaluated?	How it was evaluated?	MEL Key Output & Outcome
1. Digital FEC solutions	Effectiveness of the digital components used in delivering the FEC solutions	Monitored using the dashboard data collected during the pilot phase.	Farmers completed the FE modules. Farmers taking counselling on financial products. Farmers mobilized, assisted. Demographic, value chain and phone model-based usage of FEC services.	For financial education the number of certificates downloaded. For financial counseling the number of Farmers who filled the Farmers Financial Health Survey form (FFHS Form). Call centre data to know how many farmers were mobilized and completed the FEC modules or filled the survey form. Registration process during workshop to capture data on demographic reach, value chain reach, phone model reach.	Completion of modules. Number of Certificates downloaded and interest shown for counseling. Numbers of FFHS form filled and counseling taken. Number of individuals completing the FEC cycle starting from attending workshop. Registration in the chatbot. Submitting feedback of the FEC program. Target beneficiaries reached across the value chain and demographics including women and base phone users.
2. Physical components [Orientation Workshops & Bittiya Sahayaks]	The effectiveness of the physical components in mobilizing the farmers	The data analyzed to understand the flow and issues therein.	Effectiveness of Bittiya Sahayaks in mobilizing the farmers for orientation workshops, getting attendance, delivering the digital knowledge of using the chatbot, getting feedback of those who completed and downloaded the certificate. Engaging with farmers to understand the challenges they face while using FEC digital tools.	Analyzing total FIG members and final turnout in the workshop. Analyzing number of farmers completing module and interacting with other digital solutions of FEC assignment. Analyzing feedback data and analyzing incoming calls related to chatbot issues. Analyzing feedback given by Sahayak from the field and cross examining those through calls to the individual farmers from call centres.	Quantitative and qualitative findings for understanding how physical components of FEC can be used in gaining higher turnout in the workshop and higher engagement with FEC digital solutions.
3. FEC Processes	The effectiveness of the process in efficient delivery of FEC using physical + digital means.	Registration process of farmers mobilized, helped and feedback taken during the complete FEC cycle	The process of collecting beneficiary data and hurdles The process of mobilizing the farmers and hurdles Analyzing the final conversion rate and hurdles.	The target beneficiary of 5000 was set for Pilot phase. And 5 districts were identified. The final number reached and the districts collected were evaluated to understand the drawback in this process. Total farmers engaged and mobilized were studied as opposed to the number received from the project for the Pilot. Total numbers of members who completed the module or took counseling were analyzed as opposed to the total number of members who attended the workshop.	Getting at least 50% conversion in the form of certificate downloads of smartphone users who attended the workshop. 20% conversion in the form of survey form filled of the total workshop attendees for counselling

4. FEC Reach	How effectively the FEC delivery components were able to help the FEC team reach out to the farmers as far as Value chain, location, gender and phone model is concerned.	Analyzing the FEC training calendars, Workshop attendance, final registration and Krisarthak help-line call logs.	How frequently workshops were conducted by Sahayaks for each FPC. Total turn out in the workshops. Members in the workshop who did not belong to FPCs Total calls in the call center from registered and non-registered numbers. Gender wise and value chain wise tapping of data in each stage.	Calendar schedules with less than 3 days of gap between two workshops of each Sahayak. Total registration achieved for smartphone and base phone users. Co-relating the workshop registration data with the data received from APART. Checking the availability of phone numbers in smartphone and base phone registration data by the call centers for all incoming calls. Analyzing data and preparing reports with numbers on Gender and value chain reached along with the phone model used.	FEC delivery components used to reach out a larger audience going beyond FPCs within project time line with limited resources. Additional components needed to provide financial education and counseling to the target 2,50,000 farmers by end of 2024 in final implementation phase.
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Evaluation through Feedback Process

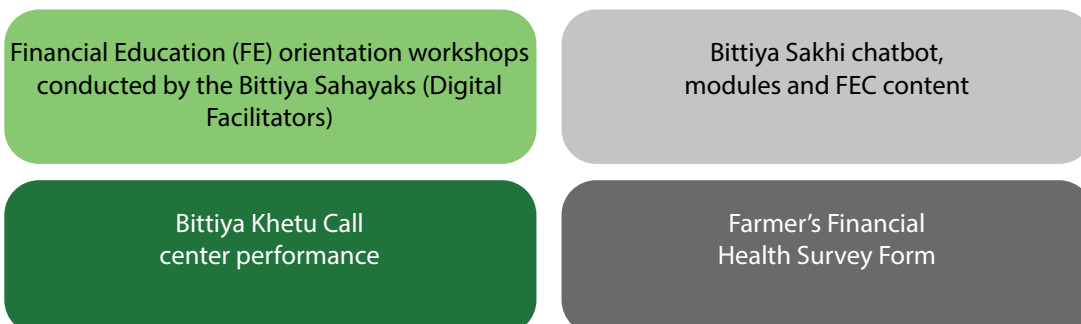
Feedback was taken for the pilot through two processes:

- i. Google form was used for smartphone users who completed the modules and received certificates.
- ii. Call center for base-phone users to evaluate FEC.

A. FEC Feedback for Smartphone Users

<p>The feedback workshops captured the feedbacks from the farmers having smartphones. A Google form with series of questions related to each FEC component was prepared. For most questions, the recipient either had to choose from multiple questions or give rating between 1 to 4, 1 being lowest while 4 being highest. The link to the Google form was shared to individual users who have completed the modules. They rated the four components of the FEC assignment on the basis of certain indicators. However, questions were not mandatory and as such not all participants have responded to all the questions.</p>	<p>A total of 228 feedback responses were received till 7th April 2023, from 5 pilot districts (50 from Kamrup (Rural), 92 from Sivasagar, 37 Bajali/ Baksa/ Barpeta, 49 Nagaon district).</p>
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The Four Components on which feedback was taken were as follows:



1. Feedback on FE Orientation Workshops and Bittiya Sahayaks

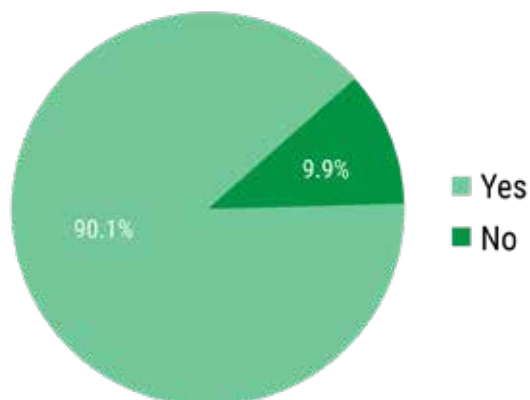
Question asked to respondents on Workshop and Bittiya Sahayaks

- Were you asked to bring a smartphone to the workshop?
- Did you find the workshop helpful, rate between 1 to 5? (1 very dissatisfied and 5 very satisfied)
- Rate how well the Sahayaks were able to explain you, how to use the chatbot?
- Rate Sahayak's conduct at the workshop?
- Rate the location of the workshop?
- What can make the workshops better?

Feedback 1: Were you asked to bring a smartphone to the workshop?

Out of 212 respondents, 195 respondents said yes

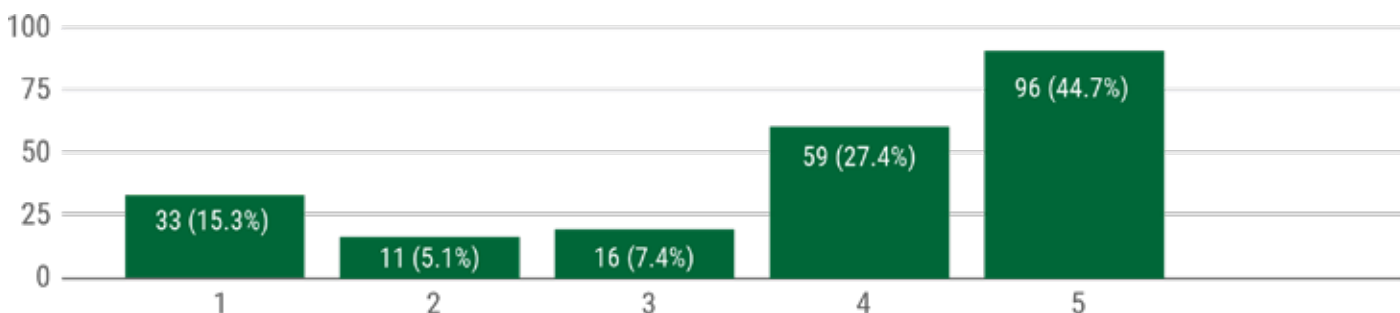
Were you asked to bring a smartphone to the workshop? (আপোনাক কর্মশার্মলাই
স্মার্টফোন এটা আনিবলৈ কোৱা হৈছিল নেকি?)



Feedback2: Did you find the workshop helpful, rate between 1 to 5? (1 very dissatisfied and 5 very satisfied)

96 respondents rated the workshops with 5 (very satisfied), while 33 farmers rated the workshop 1 (very dissatisfied).

Did you find the workshop helpful?

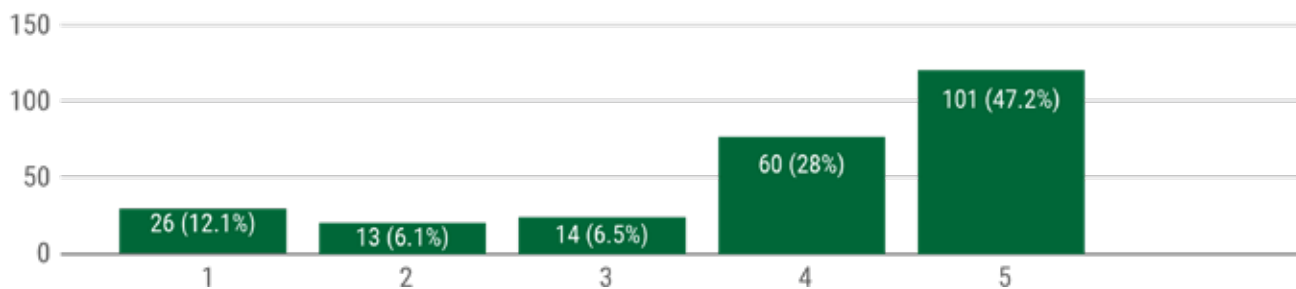


Feedback3: Rate how well the Sahayak was able to explain you, how to use the chatbot?

101 farmers rated 5, while 33 people rated 1. Out of 101 people who gave 5 rating, 13 were from Kamrup Rural District, 27 from Nagaon and 6 from Barpeta, 55 from Sivasagar District

Rate how well the Sahayak was able to explain you, how to use the chatbot?

(সহায়কে আপোনাক কিমান ভালদৰে বুজাবলৈ সক্ষম হৈছিল, চেটবট কেনেদৰে ব্যৱহাৰ কৰিব লাগে মূল্যায়ন কৰক?)

**Feedback 4: Rate Sahayak's conduct at the workshop?**

- Did Sahayak conduct the workshop in scheduled time? (Arrived at time)
- How well all the information related to the Krisarthak program was shared by Sahayak? (Presented all the relevant information)
- How well he / she communicated with the participants on Modules and chapters? (Communication was Clear)
- Whether the workshop was interactive and Farmers were able to raise their doubts? (Workshop was Interactive)
- Whether the Sahayak was available for resolving issues related to chatbot ever after workshop? (was available when needed)
- Did Sahayak listened to the problems raised by Farmers in the workshop? It could be related to network issue, mobile data issue, financial product related issue etc?

Indicators	Very Good	Satisfactory	Dissatisfactory	Needs Improvement
Arrived at time	76	85	37	16
Presented all the information	85	84	24	17
Communication was Clear	82	74	29	23
Workshop was Interactive	75	85	24	25
Was available when needed	87	65	33	24
Listened to the problems	85	75	23	23
Problem				



Feedback 5: Rate the location of the workshop?

Location was evaluated on the basis of following indicators:

- Accessibility of venue
- Internet connectivity
- Sitting arrangements

Indicators	Very Good	Satisfactory	Dissatisfactory	Needs Improvement
Accessibility of venue	51	93	37	23
Internet connectivity	76	76	28	17
Sitting arrangements	66	75	31	26



Feedback 6: What can make the workshops better?

- 22 respondents felt that they needed practical activity like, how a loan form is filled or ATM card is used;
- 3 respondents mentioned they need more details over scheme during workshop;
- 2 respondents mentioned they need more information on Loan at Workshops;
- 5 respondents felt more workshops with better Sahayak and information on products are needed;
- 1 respondent sought better internet connectivity while 1 mentioned that audio visual presentation will be better;
- 8 respondents mentioned they needed more discussion on products and services. They also said that communication needs to be better from Sahayaks end;
- Rest did not respond.

2. Feedback on chatbot, modules and content

Question asked to respondent on the Bittiya Sakhi chatbot:

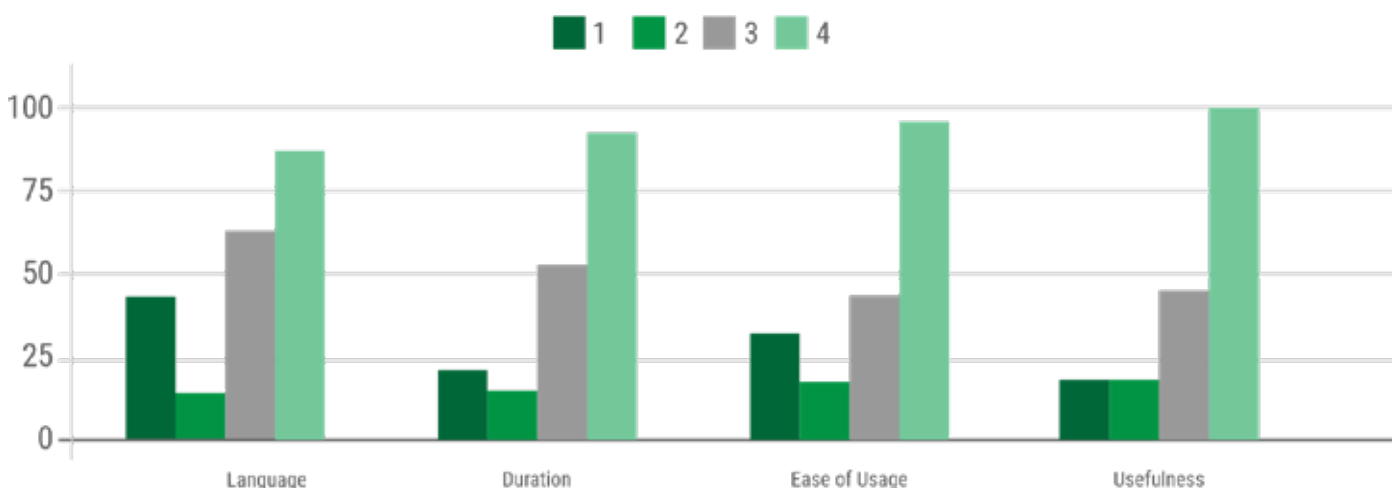
- How would you rate the following aspects of chatbot? (1 very dissatisfied and 4 very satisfied)
- Language, Duration, ease of use and usefulness
- Did you complete the module?
- What issues were found while completing the chatbot?
- How would you rate the modules? – Easy, moderate or hard?
- Which is the product/modules for which you would want more information?

Feedback 1: How would you rate the following aspects of chatbot? (1 very dissatisfied and 4 very satisfied)

Chatbot was evaluated on the basis of following indicators:

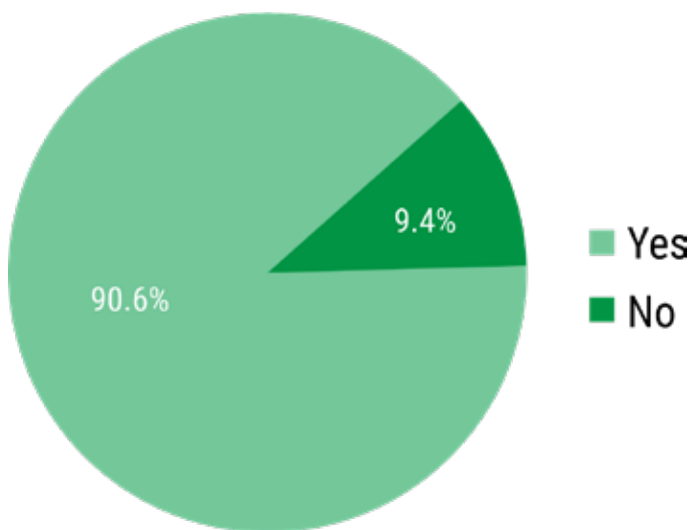
- Ease of understanding the language
- Duration of the modules
- Ease of using the chatbot
- Usefulness of the content and the chatbot

Rating	1 star	2 star	3 star	4 star
Easy language	43	14	61	86
Duration of module	23	18	53	92
Ease of usage	31	16	45	95
Usefulness	20	20	46	101



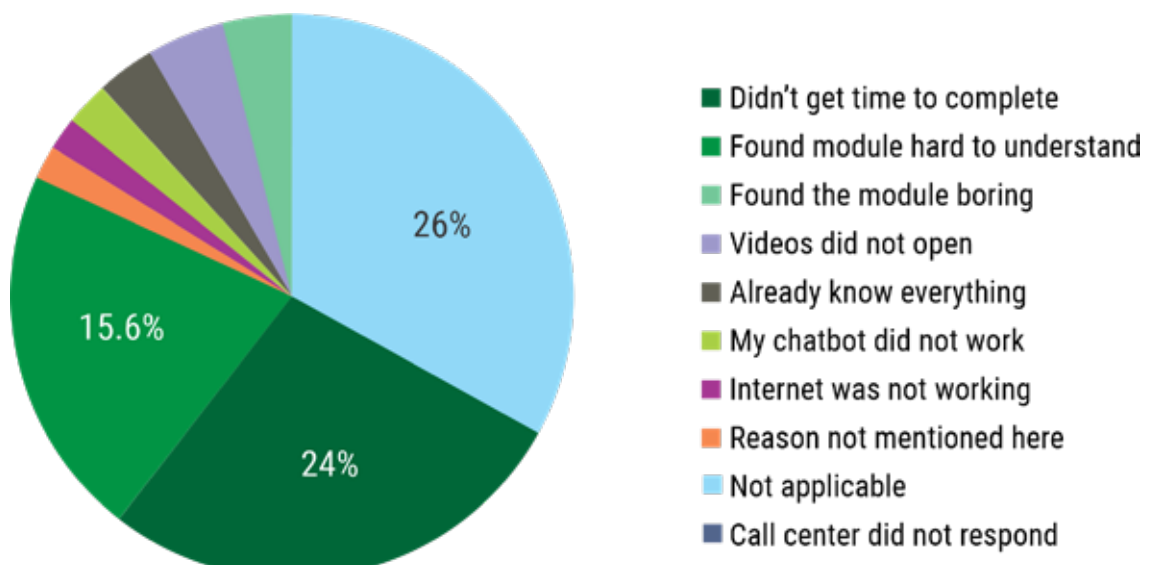
Feedback 2: Did you complete the module?

202 farmers said yes, 21 said no



Feedback 3: What issues were found while completing the module?

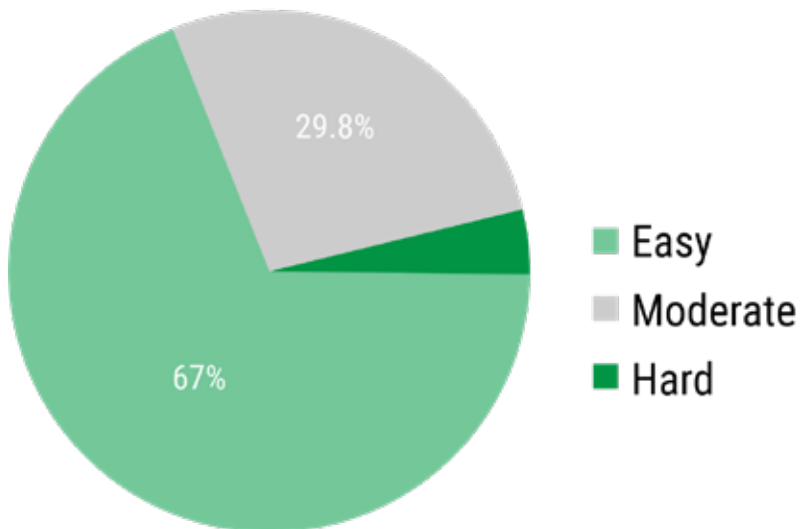
- 24% farmer respondents mentioned they did not have enough time to complete
- 15.6% respondents felt the module was hard to understand
- 7.3% respondents found module boring
- 7.3% respondents said videos did not open
- 6.3% respondents said they knew everything
- 5.2% respondents said the chatbot did not work
- 4.2% respondents said that internet did not work
- 4.2% respondents said the reason is not mentioned here
- 26% respondents said the question is not applicable



Feedback 4: How would you rate the modules? – Easy moderate or hard?

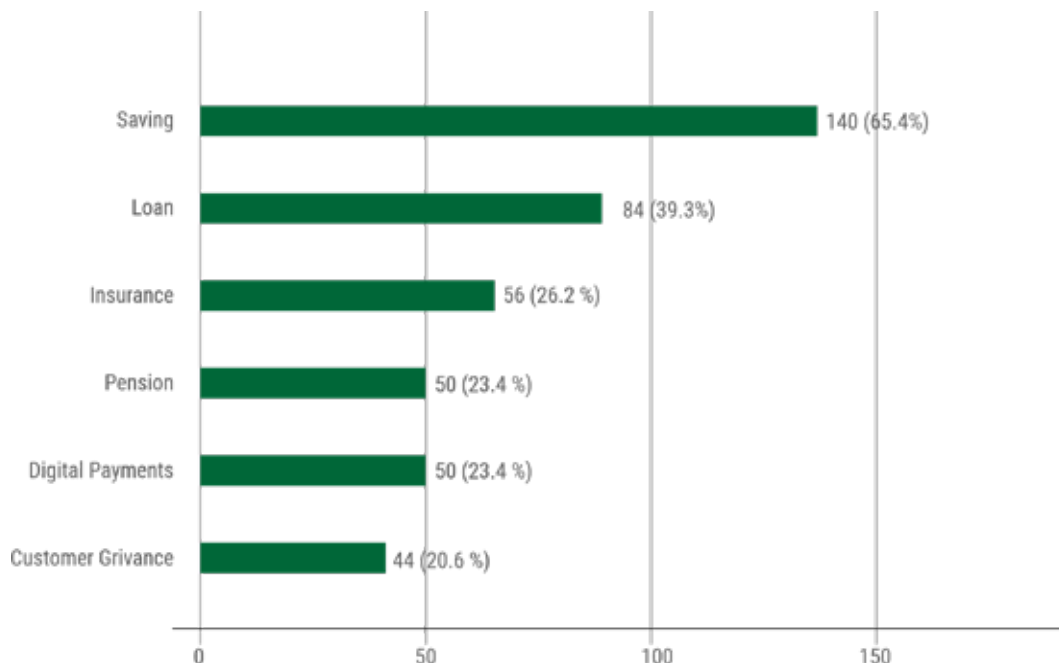
- 129 farm respondents felt the module is easy
- 57 respondents thought it was moderate
- 6 respondents found it was hard

How would you rate the modules? (আপুনি মডিউলসমূহক কেনেকৈ বেটিং কৰিব?)



Feedback 5: Which is the product/modules for which you would want more information?

- 140 farm respondents wanted more information on Savings
- 84 respondents on loan
- 56 respondents on insurance
- 50 respondents on pension
- 50 respondents on digital payments
- 44 respondents on grievance



3. Feedback on call center

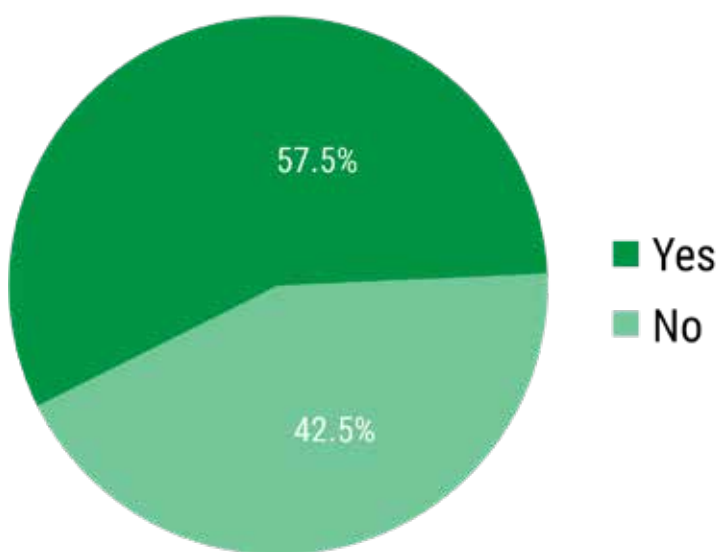
Question asked to respondent on call center

- Did you connect with Call center?
- How satisfied were you with the call center session? (1 very dissatisfied and 4 very satisfied)
- Rate your experience with the call center & IVR – clarity of communication, response time, understanding of the problem, offering correct solution for issues

Feedback 1: Did you connect with Call center?

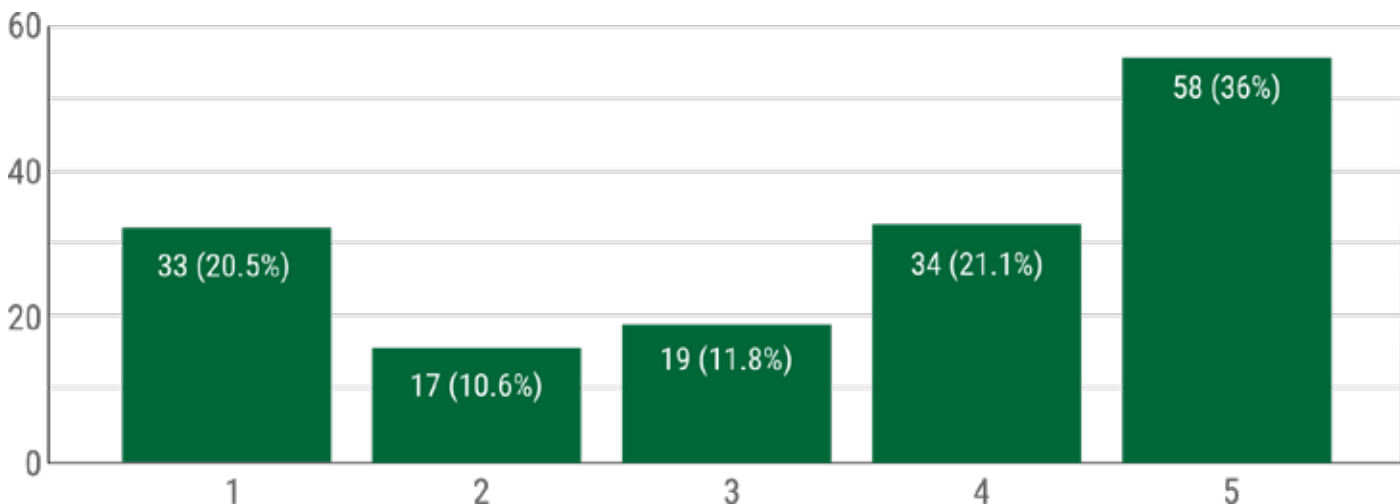
Did you connect with Call center?

(আপুনি কল চেণ্টাৰৰ সৈতে সংযোগ স্থাপন কৰিছিল নেকি?)



Feedback 2: How satisfied were you with the call center session? (1 very dissatisfied and 5 very satisfied)

58 respondents gave 5 ratings and 33 respondents gave 1 rating which means 33 respondents were dissatisfied with the call center session.



Feedback 3: Rate your experience with the call center & IVR

Call center was evaluated on the basis of following indicators:

- **Clarity of communication:** How clear the call center executive or IVR message was over the call
- **Response time:** How fast the query was resolved
- **Understanding of the problem:** Could the executive understand the problem raised by the caller
- **Offering correct solution for issues:** Could the executive offer right solution for the issues over the call.

Indicators	Very Good	satisfactory	dissatisfactory	Needs improvement
Clarity of communication	54	96	48	31
Response time	67	103	36	23
Understanding of the problem	62	83	53	31
Offering correct solution for issues	65	90	39	35

Rate your experience with the call center & IVR (কল চেণ্টাৰ আৰু আইভিআৰ-ৰ সৈতে আপোনাৰ অভিজ্ঞতা মূল্যায়ন কৰক)



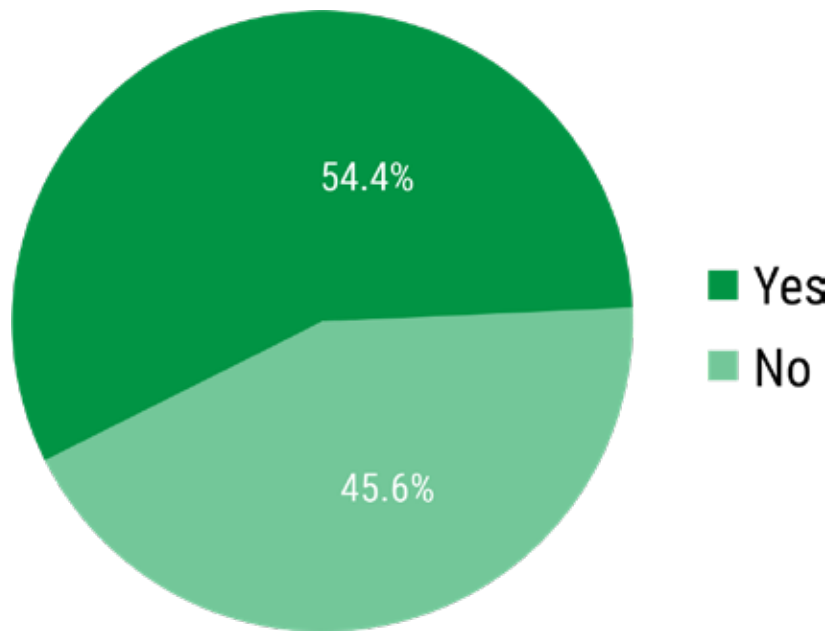
4. Feedback on Financial Health Survey

Question asked to respondent on Financial Health Survey

- Did you take the Financial Health Survey?
- If No, do you wish to take the Financial Health Survey in future?
- If yes, was the survey form easy to fill?

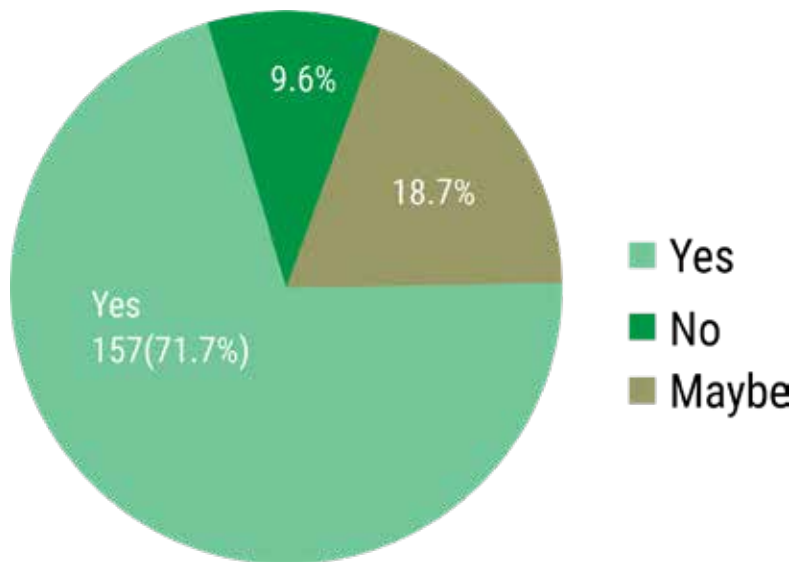
Feedback 1: Did you take the Financial Health Survey?

45.6% farmers took the survey while 54.4% farmers did not take the survey after completing the module.



Feedback 2: If No, do you wish to take the Financial Health Survey in future?

157 respondents said yes, 41 said maybe, while 21 said No



Feedback 3: If yes, was the survey form easy to fill?

YES: 173	No: 46
----------	--------

B. Feedback for Base phone users

- Out of 1104 outgoing calls to base-phone users 484 base phone users gave their feedback. This feedback was taken through call center.
- The ratings were explained by the call center executive based on which the inputs were taken.

Following components were evaluated through the feedback mechanism

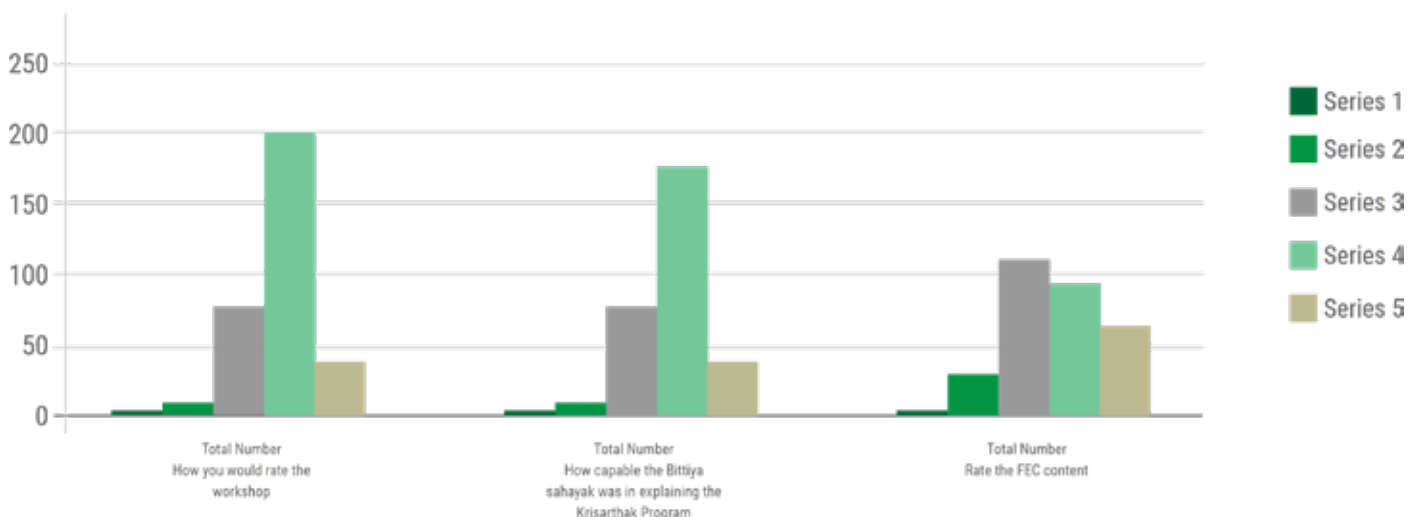
- Workshop: 1-dissatisfactory, 2 - needs improvement, 3 - was satisfactory, 4 - good, 5-excellent
- Bittiya Sahayak: 1 dissatisfactory, 2 needs improvement, 3 was satisfactory, 4 good, 5 excellent
- FEC content: 1 dissatisfactory, 2 needs improvement, 3 was satisfactory, 4 good, 5 excellent

How you would rate the workshop?

How capable the Bittiya Sahayak was in explaining the Krisarthak program?

Rate the FEC content

Rate	Responses	Rate	Responses	Rate	Responses
1	6	1	2	1	3
2	8	2	11	2	36
3	85	3	120	3	119
4	200	4	188	4	92
5	35	5	34	5	74



- Maximum respondents felt that the workshop was good but they couldn't use the module for learning.
- They felt that location could have been better.
- Most base phone users wished to know how they could also get certificate of module completion.
- They want more financial product and service-related details in the workshop.
- Most base phone users were not ready to rate the workshop.

6. ADDRESSING THE CHALLENGES AND GAPS WITH RECOMMENDATIONS

The FEC pilot implementation faced key challenges overall:

#	Gaps and Challenges in Implementation of the Pilot	Addressing the Gaps & Challenges with Recommendations
1)	Absence of data or mobile network: Many workshop locations faced network challenge and many users could not be registered in chatbot as they did not had data in their phone.	<ul style="list-style-type: none"> The Bittiya Sahayaks have been and will work closely with the FPCs / DCSs to organize the workshops in locations where there is reasonable network availability to run the Bittiya Sakhi chatbot LMS The Bittiya Sahayaks should be creating Wi-Fi hotspots in the workshop locations through their phone networks to address this gap wherever required. DEF will consider providing mobile internet data pack support to the Sahayaks wherever necessary.
2)	Absence of space in the mobile to download the chatbot: It has been seen that many users had smartphone with very little space due to which telegram could not be downloaded.	<ul style="list-style-type: none"> The Bittiya Sahayaks have been and will be attending to such cases at individual level during the workshops and provide solution and orientation / or by visiting the homes separately to engage the farmers after the group workshops.
3)	Cancellation of workshop due to calamities and harvest season: In Kamrup (R) 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.	<ul style="list-style-type: none"> These are contingency related issues like monkey attacks, heavy rain and so on. Also, the monsoon has started in Assam which will continue for next few months. The FEC team and Sahayaks will work on rearranging the workshops accordingly. Alternatively, with more Sahayaks on ground, the farmers will be reached out at individual level and in small groups of farmers in such situations. The call centre facility is being used to engage the farmers individually by the call centre executives to guide them to use and engage the FEC solutions in above cases. FEC delivery process includes (PHYSICAL) physical engagement processes with 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.
4)	Non-cooperation from FPC members and DCS members: It has been seen that in some cases the DCS or FPC member were not offering necessary support to Sahayaks. Easy access to FIG farmers, support from DCS president or secretary is important for successful completion of the FEC assignment. Communication issues: There has been instances wherein the Board of Directors of FPCs were not informed by the CEO regarding the workshops being organized; and cases wherein the BODs failing to inform the FIG and members on workshops. Due to this, in some FPCs workshops were cancelled regularly or farmers failed to understand the purpose of the workshop properly. In all these cases core team intervened to solve the issue.	<ul style="list-style-type: none"> Going forward, the CEOs in each FPCs has to be more vigilant and involved in the process to make sure every member of FIG participates in the workshop without failing. The BODs will have to show active participation in the FEC initiative and promote within the Farm community its advantages. BODs are very influential individuals within the farm community and they can easily encourage and motivate the farmers to complete the modules. The core FEC team, especially the communication unit has worked on these issues to resolve the communication gaps. It will continue to push the FPCs and FIGs to adopt better and stronger intra and inter communication processes regarding planning and holding the workshops for the farmers. The FEC core team will seek any necessary support from concerned offices / agencies to work closely with the FPCs and DCSs and seek their timely cooperation and support. This way the issues related to non-cooperation and support will and can be resolved. The FEC team and the Sahayaks will continue to engage the FPCs and DCSs in this regard.
5)	People turning up with no phone: Even after repeated intimation about workshop many farmers still came without any phone. Farmers leaving without registration: In DCS at Baksa District it was seen that milk pourers left the workshop initially without registration. The milk procurement officer was informed about the same. However, it has been seen in all districts especially Sivasagar that registration number is less than the people attending the workshop due to this reason. Disinterest of farmers to learn about financial products: There has been responses wherein farmers showed lack of interest to learn about financial products due to their context, understanding and perceptions.	<ul style="list-style-type: none"> This is related to the above communication and coordination issues on the ground. The FPCs, DCSs and FIGs will be closely engaged on ensuring that farmers come with phones (smartphone or base phone) for the workshops, or else bring the family member, if feasible, with whom the phone is available at home for that workshop duration. For those who do not possess any phone, the alternative is and shall be sharing the printed leaflet and flyers on the FEC solutions for further engagements and follow ups through the Sahayaks on ground. They will be encouraged to reach out through their neighbours' phone as well as call the Sahayaks / call centre facility for support and more information. Farmers leaving without registrations can and will be resolved through close coordination and communication with the FPCs / FIGs and DCS and their BODs, CEOs, President and Secretaries. The Sahayaks will also work closely in addressing this and making the workshops interesting and relevant for the farmers and encouraging for registrations.

6)	Absence of maximum farmers in the Feedback workshop: Farmers were not willing to attend another workshop and provide feedback sighting work or other issues.	<ul style="list-style-type: none"> Feedback workshops were planned in the pilot phase and was tried and tested. However, in most of the cases, the farmers were reluctant to come for another workshop for sharing feedbacks. Going forward, the call centre executives will dial up the farmers for feedbacks and this was tried and tested successfully in the pilot phase. Based on learnings, another solution the team shall work upon is - feedback from farmers will be taken separately after engagement with each component of the FEC assignment on the day of the first orientation workshops. This can be further reinforced by feedback calls by the call centre. Similarly, feedback of chatbot can be taken after each module completion and feature introduced on this in the chatbot accordingly.
7)	Absence of desired number of members in FIG: It has been seen that the desired number of beneficiaries that should be under each FPC is very less. We received data of 10 FPCs, cumulatively who had only 179 FIG instead of estimated 220 FIGs. Further, FIGs also did not have 20 members. Overall, the FEC team faced a challenge in getting the required numbers of farmers from FPCs / FIGs and DCSs for reaching out during the pilot in given time period.	<ul style="list-style-type: none"> The FEC team has been closely coordinating with concerned APART team on this and seeking to resolve this. For DCS farmers, the FEC team is working closely with the concerned WAMUL team. And these engagements shall continue on regular basis and seek support and timely cooperation. Regular communications are taking place between the concerned agencies on this and this engagement process will continue in implementation phase to get the required number of farmers for reach out.
8)	Base phone attendance: Orientation workshops were attended maximum by the base phone users due to which many farmers could not register into the chatbot or engage with all the digital tools available under Krisarthak.	<ul style="list-style-type: none"> Since the FEC assignment is a digital based solution delivery, ideally, the FEC delivery is most effective and manageable with farmers using Smartphones with AV content used, shared and other tools used as integrated in the FEC mobile chatbot LMS run on Telegram platform. The future-centric plan will have to make sure that all farmers are able to access FEC tools digitally and are made self-reliant through chatbot registration. It can only be done if we majorly target smartphone users and encourage farmers to bring smartphone in the workshop. Going forward, the FEC team will seek to have maximum enrollment and beneficiaries with smartphones (with individual phones or family phones), with the assumption that increasingly people are shifting towards acquiring smartphones for their various needs. The base phone users will continue to be engaged through SMS modules and messages on FEC as well as share printed leaflets and booklets, so that the base phone users can shift to smartphones for FEC access. They will be engaged through the Sahayaks. The ongoing process of base phone users guided and supported by the call centre to register in smartphones of their family members post the workshops will continue. The base phone users are also encouraged to engage with the call centre for information and queries on FEC including counselling process. As a learning from the pilot phase, we have created leaflets explaining the registration process of chatbot which will be distributed among the base phone users so that they can register themselves in the chatbot post workshop as well.
9)	Absence of basic digital skills and knowledge: Most of the farmers by and large lacked basic digital knowledge and skills to operate and navigate; and the FEC Sahayaks had to attend to these issues.	<ul style="list-style-type: none"> The FEC assignment is a digital intervention for farmers. And this challenge is and bound to arise, both in the pilot and implementation phase. The Sahayaks has and will continue to address and orient on basic digital knowledge and skills to required farmers during the orientation workshops in guiding them to use the benefits of FEC solutions through the platforms available.
10)	Awkwardness about assessment and marks: Initially, there were Pre and post assessments, each carrying 10 questions. However, it was observed, due to this very few farmers were starting the modules. During mobilization of farmers through call center many farmers complained about the assessment being lengthy. Similar complaints were also registered from field. Due to this, the numbers of question in both the assessments were reduced to five.	<ul style="list-style-type: none"> Based on the feedback received from workshops and farmers to make the assessment process user friendly, the team reduced the number of questions in pre and post assessment. Also, the assessment questionnaire was further reviewed and simplified for ease of understanding of the farmers and better engagements at their level
11)	Random selection of modules: It has been seen that many farmers do 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 is necessary that the farmers follow the pattern of the modules.	<ul style="list-style-type: none"> To help the farmers engage with the FE content in the Chatbot in a systematic manner the display of the modules has been restricted to one module at a time. Once the farmer completes the assessments of a module, only then the next module will be made visible.
12)	Delay in completion of modules: In many cases farmers take almost a month to finish the complete module. It The call center intervention is necessary in motivating farmers to complete the modules. This need of continuous engagement with farmers for course completion has increased the course completion period of farmers.	<ul style="list-style-type: none"> Though we are offering self-paced learning modules to the farmers, yet we understand that completion of the modules in a time bound manner is important for the team to understand the reach and engagements effectively. Hence, with the support of the call center interventions farmers are encouraged to increase the pace of learning. In the workshop farmers are encouraged to complete the modules in a week's time. Certification of participation has been introduced as an additional incentive for encouraging farmers to complete the modules.

13)	Non-registered numbers and calls: There have been instances where farmers have called Krisarthak helpline from non-registered numbers. This has posed serious hurdle in tracing the data related to the phone number especially in case of miss calls.	<ul style="list-style-type: none"> • The non-registered farmers, who called at Krisarthak helpline were guided to register in the Bittiya sakhi chatbot. Further, their details were collected during the call for record. • It is also seen that some farmers who have already registered themselves in the workshop also call from non-registered numbers. To ascertain if these farmers have already participated in the orientation workshop, call the executives seek details such as farmer's alternative phone number, how they have come to know about Krisarthak and locate the number of the person who attended the workshop.
14)	Higher Miss Calls: Around 20% calls to call center were disconnected once IVR started. Due to this the Krisarthak helpline registered high number of miss calls. Outgoing calls have also registered a huge miss call rate as farmers often do not respond to call center numbers.	<ul style="list-style-type: none"> • Feedback and findings highlight that farmers are not comfortable engaging with recorded IVR messages. To address this challenge and to increase the engagements, other than the welcome message, all lengthy IVR messages are being removed. • Text and voice messages are also pushed to the users as an alternative means to reach out to the farmers
15)	The SMS campaigns have not shown any response in the form of call to the Krisarthak helpline or registration in the chatbot. For SMS campaign message delivery has failed for some numbers due to DND and other reasons. Almost 50% people did not receive calls in the voice SMS campaign. As such the effectiveness of voice SMS could not be fully determined.	<ul style="list-style-type: none"> • Initially, the text SMS campaigns showed poor response from the farmer's end. But, in subsequent phases the numbers of respondents have increase. In coming days, with more Krisarthak IEC activities the responses are expected to increase.

7. Changes undertaken post pilot based on learnings / experiences in FEC delivery:

	Tools	Function	Changes done post-pilot in tool or process	New changes
1	Bittiya Sakhi FEC Chatbot LMS	Digital platform for financial education and counselling	YES	Removing duplicate registration using the same number, Chat reset button, no manual input in registration process except name and phone number, feedback mechanism added post every module
2	Bittiya Sahayak / Financial Facilitator	Physical resource person for digital training of farmers	NO	
3	Krisarthak Khetu-helpline number	Will be used for mobilization, intervention, query resolution and Taking feedback	YES	Separate IVR to be added with Assamese messages on each chapter To be reviewed every 3 months.
4	Bittiya capsule - SMS campaigns	Voice and text sms for base phone users	NO	
5	Farmers Financial Health survey form	To be used for counselling	YES	The form will be simplified upon consultation with the Financial Experts
6	Financial counselors	They will offer financial product and services-based counselling to the farmers	NO	
7	Krisarthak Feedback form	To receive feedback on each component of the FEC assignment from Farmers	YES	Feedback to be decentralized for each component. Instead of taking feedback in single form, feedback will be taken through SMS/ call centre post engagement with each component.

ANNEXURE

FEC – Farmers Financial Health Survey Tool

5/20/23, 3:04 PM

Farmer's Financial Health Survey Form

Farmer's Financial Health Survey Form

বিত্তীয় পরামর্শৰ বাবে কৃষকসকলৰ বিত্তীয় স্বাস্থ্য বুজিবলৈ প্ৰশ্নাৱলী (Questionnaire to understand the Financial Health of Farmers for Counselling)

1. ১. নাম (Name)

2. ২. বয়স (Age)

3. ৩. লিংগ (Gender)

Mark only one oval.

- পুৰুষ (Male)
 মহিলা (Female)

4. ৪. ঠিকনা (Address)

5. ৫. খণ্ড (Block)

6. ৬. জিলা (District)

<https://docs.google.com/forms/d/1mFH6W4jR0Pv7V1P8n2yGEVfP1wKj67DmpGxPc3SY/edit?pli=1>

1/10



SCAN
for more
information

Feedback tool

4/29/23, 5:16 PM

Krisarthak feedback form (কৃষার্থক প্ৰতিক্ৰিয়া প্ৰ-পত্ৰ)

Krisarthak feedback form (কৃষার্থক প্ৰতিক্ৰিয়া প্ৰ-পত্ৰ)

Thank you for participating in our workshop.
(আমাৰ কৰ্মশালাত অংশগ্ৰহণ কৰাৰ বাবে ধন্যবাদ।)
We want to hear your feedback so we can keep improving our logistics and content.
Please fill this quick survey and let us know your thoughts (your answers will be anonymous).

* Indicates required question

1. Name (নাম) *

2. Phone number (ফোন নং) *

3. Block (খণ্ড) *

4. District (জিলা) *

Rate your experience with the chatbot (চেটবটৰ সৈতে আপোনাৰ অভিজ্ঞতাক
বেটীং কৰক)

(If you are a smartphone user - যদি আপুনি আণ্ডেফোন ব্যৱহাৰকাৰী)

https://docs.google.com/forms/d/1BF600_MXYSjAyOZazwH6dLAamQgwQ9DsanipOdbWQ/edit?pli=1

1/10



SCAN
for more
information

3. The Pilot MEL Tools

Dashboard images, call logs snapshots, SMS samples, Certificates download, and voice message icons in the PPT

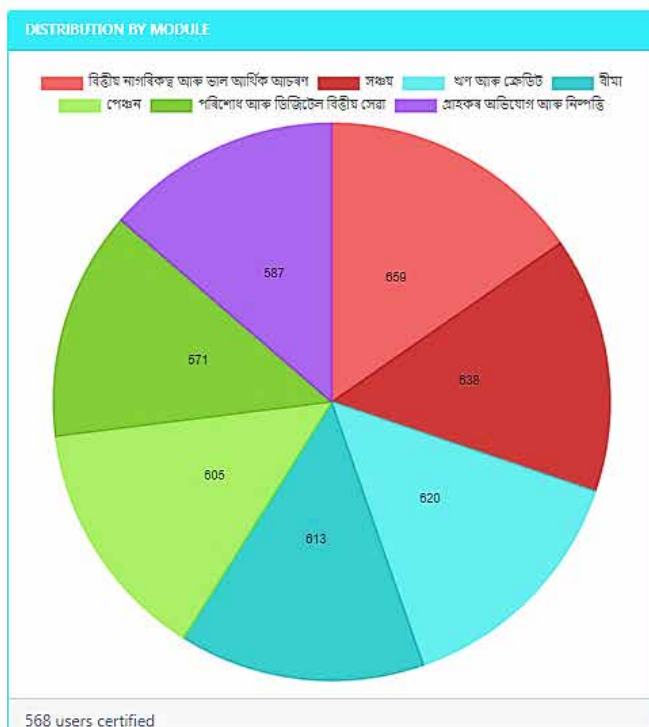
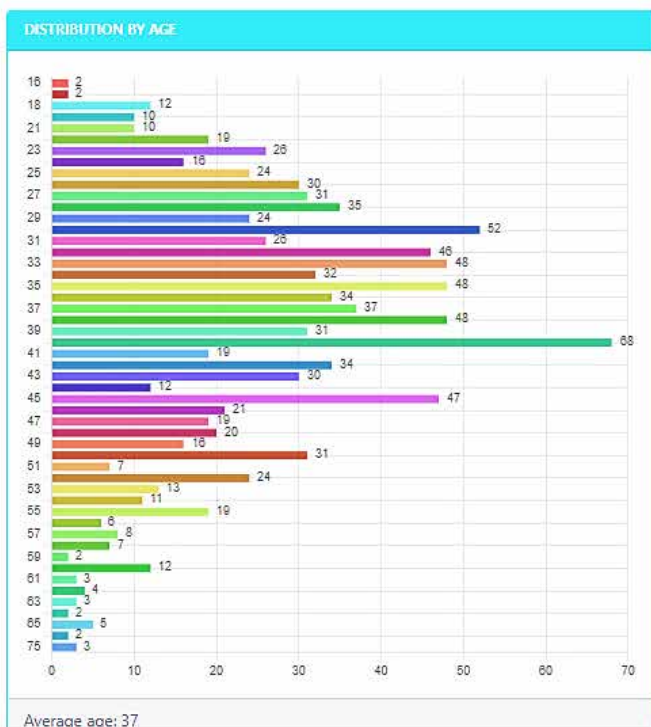
Monitoring & Evaluation



Bittiya Sakhi Chatbot

Search for phone numbers

#	Name	Age	State	District	Gender	Category	বিত্তীয় সহায়তা সহায়তা	স্বাস্থ্য সহায়তা	শিক্ষা সহায়তা	কৃষি সহায়তা	পরিবার সহায়তা	প্রাথমিক সহায়তা	অন্যান্য সহায়তা
202118	Kumud chandra choudhary	37	Assam	Kamrup Rural	Male	Naka Sang Agricultural Farmer Problems Co Ltd	✓	✓	✗	✗	✗	✗	✗
202116	Chandra ran barua	40	Assam	Kamrup Rural	Male	Satyajit Kumar Karmakar Karmakar Ltd	✓	✓	✓	✓	✓	✓	✓
202115	Shobana choudhary	48	Assam	Kamrup Rural	Female	Naka Sang Agricultural Farmer Problems Co Ltd	✓	✓	✓	✓	✓	✓	✓
202114	Shobana choudhary	35	Assam	Kamrup Rural	Female	Naka Sang Agricultural Farmer Problems Co Ltd	✗	✗	✗	✗	✗	✗	✗
202113	Indira Debn	32	Assam	Kamrup Rural	Male	Naka Sang Agricultural Farmer Problems Co Ltd	✓	✗	✗	✗	✗	✗	✗



Overview

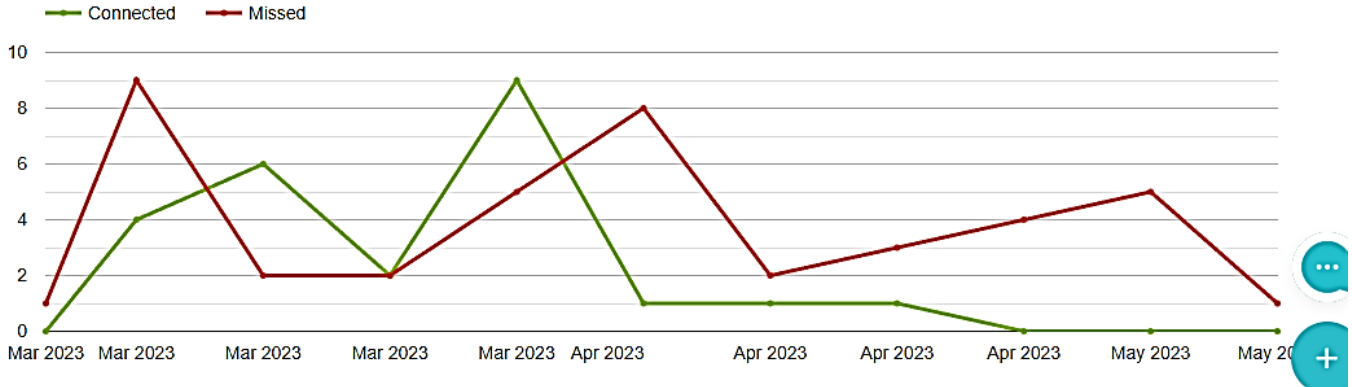
Incoming and outgoing calls report

Bittiya Sakhi

This quarter

Weekly

Incoming calls report



Bittiya Sakhi Chatbot
bot

03:44 PM ✓

নমস্কাৰ! বিত্তয় সখীলৈ স্বাগতম, আপোনাৰ বিত্ত সম্পৰ্কীয় সকলো প্ৰশ্নৰ বাবে আপোনাৰ একচেটিয়া নিৰ্দেশনা।



03:44 PM

এই চেনেলটো কেৱল কৃষকসকলৰ বিত্তীয় শিক্ষা আৰু পৰামৰ্শৰ বাবে সমৰ্পিত। স্ব-গতিসম্পন্ন ই-লাৰ্নিং মডিউলে আপোনাক ঋণ, বীমা, সঞ্চয়, পেঞ্চন, লেনদেন আৰু আঁচনিৰ অধীনত উপলব্ধ বিত্তীয় সামগ্ৰী আৰু সেৱাৰ বিষয়ে আপুনি জানিব লগীয়া সকলোবোৰ প্ৰয়োজনীয় শিকিবলৈ সহায় কৰিব।

03:44 PM

আপোনাৰ নিজৰ সময় সুবিধা অনুসৰি মডিউল সমূহ আৰম্ভ আৰু শেষ কৰক। মডিউলটো সম্পূৰ্ণ কৰক আৰু উন্নত ধন ব্যৱস্থাপনা দক্ষতাৰে নিজকে সহায় কৰক। কিন্তু সেয়াই সকলো নহয়; যিসকলে মডিউলটো সফলতাৰে সম্পূৰ্ণ কৰিব তেওঁলোকক বিত্তয় বিশেষজ্ঞৰ প্ৰমাণপত্ৰৰে সন্মানিত কৰা হয়!

03:44 PM

মূল মেনুলৈ যাবলৈ "🏠" টিপক পৰৱৰ্তী যাবলৈ "👉👉👉" টিপক

03:44 PM

Message

4. PILOT IN IMAGES







CERTIFICATE

OF PARTICIPATION



THIS IS TO CERTIFY

has successfully completed Financial Education modules under
Krisarthak, a component of Project APART.

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আপুনি এজন কৃষক বা কৃষি সম্পর্কীয় ব্যৱসায়ৰ সৈতে জড়িত নেকি?

- কৃষাৰ্থকৰ জৰিয়তে এজন কৃষকে ঋণ, সঞ্চয়, পৰিশোধ, বীমা আৰু পেমেন্টৰ দৰে বিত্তীয় সামগ্ৰীৰ ওপৰত বিনামূলীয়া বিত্তীয় শিক্ষা আৰু পৰামৰ্শ প্ৰাপ্ত কৰিব পাৰে।
- কৃষকে আমাৰ ডিজিটেল সঁজুলি ব্যৱহাৰ কৰি অসমীয়াত সকলো তথ্য সহজে লাভ কৰিব পাৰিব।

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বিত্তীয় সহায়ক – ডিজিটেল সহায়ক

বিত্তীয় সেতু – কল চেণ্টাৰ

বিত্তীয় কেপচুল – এছএমএছ আৰু ভইচ মেচেজ

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স্বাৰ্থ সমৰ্থিত

সহায়ক



Saarthak Saarthak Saarthak Saarthak Saarthak

কৃষকৰ কৰ্মশালা

(বিত্তীয় শিক্ষা আৰু পৰামৰ্শ)

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