

Krisarthak – Enabling 2.5 Lakhs Farmers with Financial Education & Counselling Digitally



Krisarthak – The name has been formed after conjoining the word “Kri” which is taken from Krishi or farming and “Sarthak” which means meaningful or significant. Krisarthak is a program under Assam Agribusiness and Rural Transformation Project (APART), under ARIAS Society of the Govt. of Assam, supported by the World Bank. It aims to add significant value to the financial life of farmers by educating them about various financial tools that can liberate them from monetary woes and enhance their living standards. A consortium of partners having expertise in the field has been created by APART to implement the project in the field. The consortium consists of Council for Social and Digital Development, Fair Climate Fund, the Digital Empowerment Foundation (DEF), and Indian Institute for Bank Management.

The pilot phase of the Krisarthak program, which is also known as financial education and counselling (FEC), was implemented from January to March 2023 in 6 districts of Assam. The districts were Kamrup, Sivasagar, Charaideo, Baksa, Barpeta and Nagaon. During the pilot phase, 2834 farmer-beneficiaries of Project APART were mobilized as part of the FEC initiative. Among the total beneficiaries, 52.5% were female and 47.5% were male, 37.8% were smartphone users, and 58.2% were base phone users.

The Krisarthak Programme has 4 major components – Bittiya Sakhi (smartphone based mobile chatbot providing financial education and counselling facilitation support); Bittiya Khetu (toll free call centre); Bittiya Sahayaks (field level financial educators cum facilitators); and Bittiy Capsules (financial education digital content for base phone / feature phone users). The programme site is available at <https://www.krisarthak.in/>

In the pilot, all ICT tools and processes developed under the Krisarthak program were tested to check their effectiveness for the final rollout phase. As Krisarthak is a digital-based program, the pilot was vital in understanding how receptive the farm community will be to these ICT tools. At the same time, Krisarthak proposed a balance of digital and physical components in the mobilization and training of the beneficiaries. In this regard, the pilot offered a good opportunity to test the assumptions, strategies and components shared by the krisarthak team in their inception plan.

One of the core components tested during the pilot was the Bittiya Sakhi chatbot through which farmers could easily access the content on financial literacy. The chatbot comprises animated videos made in the local language through which one can learn about various financial products and services engagingly. The modules in the chatbot are to be completed in a self-paced manner by all the farmers. During the pilot, 1093 smartphone users registered themselves in the chatbot, out of which 561 users completed the modules.

As a part of the physical component, Sahayaks were hired in different districts during the pilot phase. Their role involved contacting the CEOs and BODs of the Farmer producer company (FPC) of their respective districts and seeking their help in mobilizing the farmers. Sahayaks also conducted workshops during which the farmers were trained on how to use the Bittiya Sakhi chatbot.

In the physical workshops, farmers were digitally trained by the sahayaks, thereby making the Krisarthak program accessible to all the farmers. Along with mobilization, Sahayaks also offered grass-root support to the central team in reporting, taking enquiries from the field, conducting surveys and rectifying digital issues where ever necessary. The Sahayaks were also responsible for conducting feedback workshops to understand the effectiveness of the program.

Along with digital-based financial education, the Krisarthak program also aims to bring the financial advisory service to the doorstep of every farmer. During the pilot, this personalized advisory service was offered to the farmers with the help of call centres. Using the Bittiya Sakhi chatbot farmers could fill up a survey form and seek personal financial counselling from financial experts. These counselling sessions were facilitated by the call centre.

Along with facilitating financial counselling, the call centre was used for various other purposes such as to address the queries of the beneficiaries, to take feedback and to follow up regarding workshops and module completion.

Around 38 requests for counselling and another 62 incoming calls on technical and financial queries were received by the call centre during the pilot. The call centre also played a crucial role in recording feedback from 1622 farmers, who participated in the Krisarthak program. In many cases, the call centre helped the base phone users to register in the Bittiya Sakhi Chatbot using the smartphone available in the family. In April, the pilot phase findings were consolidated in a report and submitted to the State Project Director.



Module 6_1 Edit

Currently, the program has successfully completed its two implementation cycles and engaged over 93,447 farmers across 6 value chains that is Agriculture, Horticulture, Fishery, Dairy, Sericulture and Handloom in 22 districts. As on 31st of October, 2023, 41,162 farmers have registered in Bittiya Sakhi chatbot (Male – 16,800 and Female – 24,362). Whereas, more than 15,000 farmers have filled in Farmer's Financial Health Survey Form to access financial counselling. Total 110636 text messages and 91644 voice messages have been sent to users containing information on financial products and schemes under Saving, Loan, Insurance, Pension, Digital Payment and Financial Good behaviour.

The Krisarthak program has already engage 235 Bittiya Sahayaks [Male – 164 and Female – 71] across Assam. We aim to reach out to 60,000 farmers in the next cycle by the end of January, 2024. The programme is for 36 months (2022-2025).