



# Krisarthak Progress Report

(A component of Project APART)

2022- 2024

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Building Capacities of Farmers for Informed Access to Financial Products &  
Services for Agribusiness Development in Assam, India



APRIL 4

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Krisarthak

Digital Financial Education & Counselling



**“Implementing Services for Financial Education and Counselling under the Assam Agribusiness and Rural Transformation Project (APART)”**



@ Project Progress Report 2024

Team: Chandra Goswami, Sharmistha Deka, Saurabh Shrivastava, Himan Patra, Nahid Jubair, and Dr. Syed Kazi

IIBM Experts: Dr. Abhijit Sharma and Dr. Pinky Dutta

FEC Consulting Experts: Dr. Hemant Adarkar, Ms. Shalini Kala and Tahir Ahmed

FEC Consortium Partners | Digital Empowerment Foundation | Fair Climate Fund  
| Council for Social and Digital Development | Indian Institute of Bank  
Management (Knowledge Partner)

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## **ABBREVIATIONS**

**APART:** Assam Agribusiness and Rural Transformation Project  
**ASAMB:** Assam State Agricultural Marketing Board  
**AAU:** Assam Agricultural University  
**ADO:** Agriculture Development Officer  
**AFCSS:** Assam Farmers' Credit Subsidy Scheme  
**AFIRS:** The Assam Farmers' Interest Relief Scheme  
**AGVB:** Assam Gramin Vikash Bank  
**ASRLM:** Assam State Rural Livelihoods Mission  
**ASULMS:** Assam State Urban Livelihoods Mission  
**BC:** Banking Correspondent  
**BFSI:** Banking, Financial Services and Insurance  
**CGS:** The Credit Guarantee Fund Scheme for Micro and Small Enterprises  
**CHCDS:** Comprehensive Handloom Cluster Development Scheme  
**CMS:** Content Management System  
**CSDD:** Council for Social and Digital Development  
**CSC:** Common Service Centres  
**CSP:** Customer Service Points  
**DCS:** Dairy Cooperative Society  
**KRISARTHAK:** Digital Empowerment Foundation  
**DFEC:** Digital Financial Education & Counselling  
**DBT:** Direct Benefit Transfer  
**EGF:** Equity Grant Fund  
**e-NAM:** National Agricultural Market  
**FCF:** Fair Climate Fund  
**FCI:** Food Cooperation of India  
**FE:** Financial Education  
**FEC:** Financial Education and Counselling  
**FI:** Financial Institutions  
**FIF:** Financial Inclusion Fund  
**FIG:** Farmer Interest Group  
**FLC:** Financial Literacy Camps  
**FPC:** Farmer Producer Companies  
**FTI:** Farmers Training Institutes  
**FECF:** Financial Education, Counselling and Facilitation

**HMNEH:** Horticulture Mission for North East & Himalayan States  
**HSS:** Hatkargha Sambardhan Sahayata  
**HRS:** Horticulture Research Station  
**IIBM:** Indian Institute of Bank Management  
**ILRI:** International Livestock Research Institute  
**ISDP:** Integrated Sericulture Development Project  
**ICT:** Information communications technology  
**JLG:** Joint liability group  
**KCC:** Kisan credit card  
**LDM:** Lead district manager  
**LMS:** Learning Management System  
**MGBBY:** Mahatma Gandhi Bunkar Bima Yojana  
**MKSP:** Mahila Kisan Sashaktikaran Pariyojna  
**MIS:** Management information system  
**NABARD:** National Bank for Agriculture and Rural Development  
**NABCONS:** NABARD Consultancy Services Private Limited  
**NERTPS:** North Eastern Region Textile Promotion Scheme  
**NMSA:** National Mission for Sustainable Agriculture  
**NMAET:** The National Mission on Agricultural Extension and Technology  
**NLM:** National Livestock Mission  
**NBFC:** Non-Banking Financial Company  
**PDO:** Project Development Objective  
**PMJJBY:** Pradhan Mantra Jeevan Jyoti Bima Yojana  
**SHG:** Self Help Group  
**SRI:** System of Rice Intensification  
**SLF:** Special Liquidity Facility  
**SMAM:** Sub-Mission on Agricultural Mechanization  
**SMAE:** Sub-Mission on Agricultural Extension  
**SMSP:** Sub-Mission on Seed and Planting Material  
**SMPP:** Sub-Mission on Plant Protection and Plant Quarantine  
**SLBC:** State Level Bankers Committee  
**WAMUL:** West Assam Milk Producers Cooperative Union limited  
**WCS:** Weaver's Cooperative Society  
**VRU:** Voice Response Unit

## 1. INTRODUCTION

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### THE CONTEXT

The Government of Assam (GoA), with the support of the World Bank, through the Government of India (GoI), is implementing the Assam Agribusiness and Rural Transformation Project (APART). The Project Development Objective (PDO) is to ***“add value and improve the resilience of selected agriculture value chains focusing on smallholder farmers and agro-entrepreneurs in targeted districts of Assam.”***

This particular assignment is in relation to design and delivery of Financial Education and Counselling (FEC) towards facilitating access to and responsible use of financial services by the farm community in Assam under APART initiative.

### THE ASSIGNMENT

This assignment relates to the APART Project’s Sub-component C (iii) **‘Facilitating access to and responsible use of financial services.’** In this, the focus is and shall be on **one of the three core activities - financial education and counselling (FEC).**

This FEC assignment aims to provide financial education and counselling services to a significant proportion of project farm beneficiaries and reach out to 2,50,000 farmers in core value chains (agriculture, horticulture, dairy, fishery, handloom, sericulture) during 2022-2024.

For this assignment, financial services are identified to **include payments, savings, credit, insurance, and pensions.** The services are expected to be tailored to the needs of target beneficiaries and particularities of the value chain groups.

### OBJECTIVE, OUTPUTS AND OUTCOMES OF THE ASSIGNMENT

- **The objective of this assignment** is to develop and implement an ICT-based FEC program for target beneficiaries to contribute to enhancing their financial inclusion, defined as their access to and prudent use of appropriate financial services.
- **The key expected project outputs include:** a) MSWord summaries and scripts of the financial education modules and the financial counselling module in English and Assamese– pre-pilot draft and post-pilot final version;
- **The desired outcome** is that the beneficiaries of the FEC programme have improved understanding of financial services that they have access to and have strengthened capability to, better access and use these services responsibly.

### THE PROPOSED ICT SOLUTIONS TO DELIVER FEC SERVICES

- The solution is expected to have a Financial Education (FE) component and a Financial Counselling (FC) component. The FE component is expected to be structured as self-paced e-learning modules.
- The FC component is expected to be structured as an interactive program, where farmers after completing e-learning modules can receive financial advice.
- As appropriate and feasible, the proposed solution is expected to include user-friendly tools such as - 2 way IVR (Interactive Voice Response); pre-recorded voice calls; SMS based responses, and web based /mobile phone based app etc.

### THE SERVICE PROVIDER AND THE CONSORTIUM PARTNERS TO DELIVER FEC SERVICES

**The Consortium:** The Client ARIAS Society has selected a consortium of partners to deliver the FEC services to the farm community across key districts in Assam, led by the New Delhi / Guwahati-based Digital Empowerment Foundation (KRISARTHAK).

**The Consortium Partners:** The Consortium is led by the **Digital Empowerment Foundation** (KRISARTHAK), a 20 years existing ICT for development agency in India (<https://www.Krisarthakindia.org/>).

The **Fair Climate Fund (FCF)** India is a sub-consultant to this project (<https://www.fairclimatefund.nl/en>) along with the **Council for Social and Digital Development (CSDD)** (<https://www.csddindia.in>).

The **Indian Institute of Bank Management (IIBM)** (<https://iibm.ac.in/>), a Reserve Bank of India (RBI) Institute, based out of Guwahati, Assam, is the Knowledge Partner to this project, providing expertise and support in content / modules, training, evaluation.

### FEC PROJECT DISTRICTS

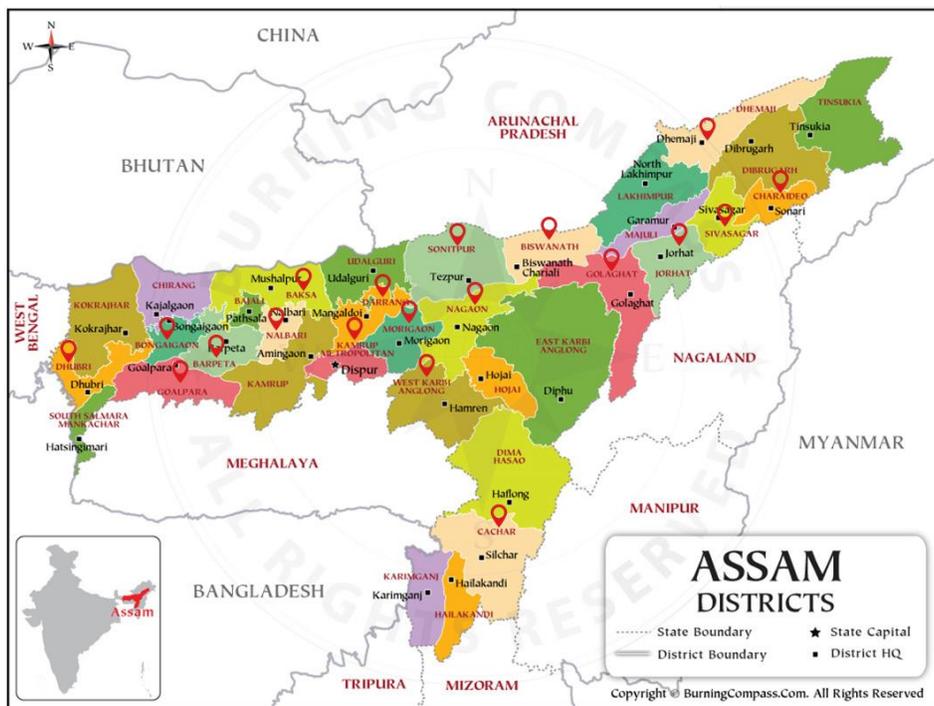
The FEC project interventions are being carried out in 24 prioritized Districts of Assam (earlier 16 undivided Districts) i.e. **Kokrajhar, Barpeta, Nalbari, Darrang, Sonitpur, Goalpara, Nagaon, Cachar, KarbiAnglong, Golaghat, Dhubri, Morigaon, Jorhat, Sivasagar, Hojai, BiswanathChariali, West KarbiAnglong, Kamrup(M), Kamrup(R), Mankachar, Charaideo, Majuli, Lakhimpur and Hailakandi.**

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## 2. DESK RESEARCH FOR THE ASSIGNMENT

### Key Findings

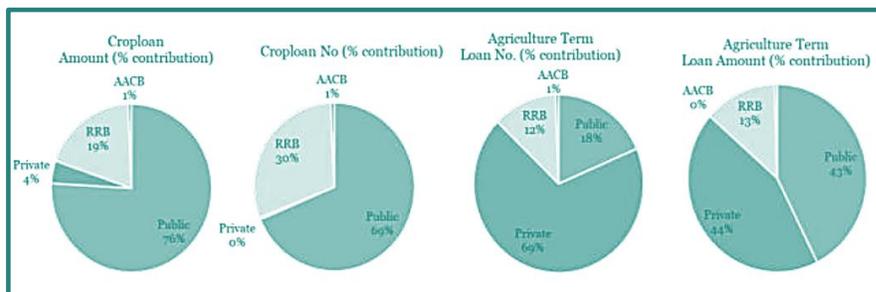
- i. The **banking institutions** continue to hold prominence to support and engage the **farm community** in financial access and empowerment. Assam is catered by a network of 2,355 bank branches across 33 districts. There are 21 public sector, 10 private sector and 2 RRBs in Assam.

- ii. In terms of **agricultural lending, the contribution is variable for term loan and crop loan**. In term loan, private banks are the major contributors at 67 percent and in case of crop loans, public sector banks are the major players with 69 percent contribution in 2019.
- iii. **Regional Rural Banks (RRBs) also play a major role in crop loan lending** while private banks' contribution has been comparatively less. This may be attributed to the branch penetration of public sector and RRBs while scope remains in crop loan lending through doorstep service to the farmers. (Figure 1).

Figure 1: State of agriculture loans in Assam

Source: SLBC

- iv. In Assam, apart from crop loan and agricultural term loan, other agricultural lending products are not very active, since **Kisan / Farmers Credit Card (KCC) and term loan are broad spectrum product** which are not dependent on value chain linkages.
- v. There are currently **several agricultural insurance schemes in Assam, most important among them is the Pradhan Mantri Fasal Bima Yojana (PMFBY) / Prime Minister Crop Insurance**



**Scheme, and the Livestock Insurance Scheme.** There are also insurance schemes for online marketing, organic farming, fisheries, irrigation, and income protection of farmers. In regard to key challenges of the PMFBY in Assam, some studies have highlighted suggestions by famers as critical - like timely release of compensation, more transparency in implementation, reduction of time for completion of paper work, further lowering of premium, more awareness campaign, and increase in number of notified crops.

- vi. In most of the cases, **public schemes for farmers are having immense financial inclusion and empowering value as most of these provisions are tied up to capital support, loan support, interest subsidy, insurance, and such products, services** that are essentially having wider financial education and counselling significance. Importantly, most of these public schemes are tied up to support and facilitation by the banks.
- vii. Though, several measures are taken for financial inclusion, **some hindrances for adoption of the financial inclusion programmes linger around higher transaction costs in financial products (small size of seasonal credit, wide geographical spread and lack of communication**

infrastructure), unawareness among the farmers/customers, lack of financial literacy and geographical limitations amongst others.<sup>1</sup>

- viii. The **challenges of not having appropriate digital device and handsets** to avail services are real. The use and access of internet is another hurdle to rising cost of internet. Lack of digital skills to navigate solutions have hindered digital financial inclusion of the farmers.
- ix. The **language of banking** is mainly English or Hindi and these poses a challenge for farmers in Assam in financial inclusion and access.
- x. Already **mainstream banks and FIs are seeking to engage the farm community with digital based and enabled products, solutions and services** online, through mobile banking and last mile banking, efforts are being made to build **digital skills and capacities** to improve last mile access.

#### **FEC and Scope and Opportunities in Responsible Financial Access and Delivery**

- With emerging digital society and economy and corresponding digital financial banking ecosystem, the farm community in Assam has a wider scope and opportunity to be part of the new age financial inclusion system with new age banking and financial processes.
- Already mainstream banks and FIs are seeking to engage the farm community with digital based and enabled products, solutions and services online, through mobile banking and last mile banking. Efforts are being made to disseminate information about existing and new products and services.
- There are specific mainstream bank apps to use and explore for services.
- With above mapping and understanding, the need and relevance of a dedicated 'Financial Education and Counselling' programme for farmers stands stall and critical.

### **3. RAPID ASSESSMENT CONDUCTED FOR THE ASSIGNMENT**

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#### **The Rapid Assessment**

The FEC project core team conducted a rapid field assessment during the month of April and May, 2022 to ensure the following:

#### **The Assessment Focus**

The assessment was done to attain information on the following components.

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<sup>1</sup> "Assam AgriFin-Xamahar Challenge Fund", Smart Agri Post, 26 Jan, 2022 <https://smartagripost.com/assam-agri-fin-xamahar-challenge-fund-last-date-to-apply-is-4th-february/>

i.	<b>Financial Inclusion Needs of the Farm Community in Assam</b>
ii.	<b>Financial Inclusion Issues</b>
iii.	<b>The Financial Access Stakeholders / Focused Audience</b>
iv.	<b>The Financial Delivery Stakeholders</b>
v.	<b>FEC Related Information / Content/ Module Delivery</b>
vi.	<b>FEC related technological needs, scope, relevance, feasibility</b>
vii.	<b>Scope for synergy in FEC Delivery Channel and Access</b>
viii.	<b>Financial Delivery and Access Review mechanism</b>
ix.	<b>Gender aspect of Financial Access, Education, Counselling</b>

#### **The Geographical Coverage**

- i. FEC team reached out to 8 districts
- ii. The assessment covered Barak Valley, Upper and middle Assam;
- iii. Districts were carefully selected to have diverse information;
- iv. For example, the district of Marigaon was selected for having largest number of APART beneficiaries;
- v. 6 blocks of Kamrup Metro District and Kamrup Rural District were selected to cover all the APART Value chains;

#### **The Value Chains assessed**

- i. FEC team tried to conduct the assessment based on 5 key value chains under APART project;
- ii. At least 2 FPCs from 2 different locations under each value chain were engaged and interviewed for this.

#	Value chains Covered	Number of value chains Covered
1.	Horticulture	4

2.	Agriculture	7
3.	Dairy	1
4.	Fishery/Livestock	3
5.	Sericulture & Handloom	2

#### 4. THE RAPID ASSESSMENT – KEY FINDINGS

Below-mentioned findings are based on interactions with members of 12 FPCs an DSCs and 208 farm members, all under APART, from different district locations across Assam.

##### a. STATE OF ACCESS AND USAGE OF FINANCIAL PRODUCTS AND SERVICES BY THE FARM COMMUNITY

###### Related to Savings

- **Current practices and usages:** 95% of the FPC members have bank accounts and rest 5% are in the process of opening their savings account. However, out of the 95% who have accounts, around 82% visit the banks for transactions only twice or thrice a year. 50% farmers use ATM for withdrawal. 10% use various Banking Apps and around 3% - 5% use the internet banking services.
- **Information and awareness:** Farmers know about the saving instruments like Recurring Deposits (RD), Fixed Deposits (FD), Kisan Vikas Patra (KVP). Around 36% open these savings accounts in the Post Offices as the return of investment is higher and also they can open savings account with just Rs.20.00. The process is hassle-free and quick. 48% of farmers have Recurring Deposits (RD); 22% in Fixed Deposits (FDs) and 80% of farmers have savings in thrift and credit cooperative societies / Sonchois.

###### Related to Loan/Credit:

- **Current practices and usages:** 39% farmers avail loans from the Micro Finance Institutions (MFIs) as the process is easier and faster. Also, the documentation process is easier. The MFI agents come to the doorstep and help in availing the loans. While there are access-related issues for loans from scheduled bank branches, on many instances, it is difficult to get proper responses from the Bank branches to the queries related to loans. There are also cases of non-repayment of loans from banks affecting credit uptake and demands.

- **Information and awareness:** 65 % farmers know about the different types of loans available. 75-80 % farmers are aware about the KCC loans and many have applied too but the loans have neither been approved nor rejected. 35 % farmers know about Non-Performing Assets (NPAs) and around 15 % know about CIBIL Score that determines financial score card of individuals. Another aspect, many farmers even after taking KCC loans are still not aware about the benefits associated with repayment done within the fixed tenure, implications of not repaying the loan and impacts of negative CIBIL score in their financial standing.

#### **Related to Payments**

- **Current practices and usages:** 70% of the farmers are using smartphones. Around 50-55 % farmers know about the various payment gateways available. Among these, 50% use PhonePe, 30% use Gpay, 10% Amazon Pe and the rest use local gateways like HookulePe.
- **Information and knowledge:** Farmers who use UPI gateways for payments have knowledge on the usage. However, they lack awareness on secured ways of using these methods of payments.
- **Capacities:** Lack of digital / mobile literacy and apprehension about using the digital methods of payment, prevent the farmers from using the same.

#### **Related to Insurance**

- **Current practices and usages:** 70-85% farmers are aware of and 43% have availed the Pradhan Mantri Fasal Bima Yojana / Prime Minister Crop Insurance Scheme (PMFBY). Around 56% is aware but do not understand the full benefits of availing health and life insurance policies under the Social Security Schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). 2 out of the 12 FPCs have taken initiative and got the Animal insurance done for most of their farmers.

#### **Related to Pensions**

- **Current practices and usages:** 50-65% farmers are aware and have availed the Atal Pension Yojana (Atal Pension Scheme), under the Social Security Scheme. Around 54% have availed the Old Age Pension. However, they do not have much knowledge about the other Pension schemes like National Pension Scheme, Schemes under LIC and other Financial Institutes.

#### **Related to knowledge, understanding, capacities, access and availability of Financial Products and Services**

- **Knowledge and understanding:** Most of the farmers are aware of the financial products and services but they lack knowledge about the processes, documents, terms and conditions etc. Language also acts as a barrier at times.
- **Access and availability of services:** Access is a problem. In some areas Bank branches are very far from the villages. However, in other areas though the banks are within 2-3 km radius but due to bad road connectivity the farmers find it difficult to visit. However, the Customer Service Points (CSPs) / last mile bank units are accessible and help farmers in availing the services. Due to poor internet connectivity and access, digital / online payments or services is a problem in many parts.
- **Safe and secured Access:** Digital illiteracy, apprehensions regarding safety and security, are issues which keep the farmers away from using digital platforms for payment and other banking services.

#### **b. ISSUES RELATED TO FINANCIAL EDUCATION (FE) AROUND FIVE CORE SERVICE AREAS**

The assessment helped to map the following key issues related to five core service areas:

- Lack of knowledge related to financial products and services;
- Unawareness related to processes to avail financial products and services;
- Documentation-related issues and requirements;
- Ignorance of terms and conditions linked to availing financial services;
- Knowledge related to benefits and advantages of using mainstream financial products and services;
- Issues on safety measures to be adopted for safe and secured online banking/ Payments.
- ***Based on these, relevant FE-related modules have been mapped (refer to section 5.1)***

#### **c. ISSUES RELATED TO FINANCIAL COUNSELLING (FC) IN CORE SERVICE AREAS**

- **Savings:** Importance of effective Fund Management, Inculcate healthy savings and investment habits, Importance of regular transactions;
- **Loan :** Understanding the requirement of the Loan Amount, Proper utilisation of the fund, repercussions of non-repayment, NPA, CIBIL;
- **Payments:** Advantages of Digital Payments, why should it be adopted;
- **Insurance:** Benefits of Insurance Schemes and why follow regularity in premiums;
- **Pensions:** Benefit of Pension at Old age and why avail schemes and follow processes.
- ***Based on these, relevant FC-related modules have been mapped (refer to section 5.1)***

**d. CHOICE AND PREFERENCES OF THE TARGET BENEFICIARIES TO ACCESS FEC SOLUTIONS**

- **FEC Content – Language:** For availing FEC solutions, farmers prefer it in Local Language
- **Methods / formats:** Framers prefer solutions more in audio, audio-video, message, voice calls formats and very less in text formats.
- **Platforms / mediums:** The preference for FEC solutions are through smartphone based, basic phone based, call centre, human intermediaries / Sahayaks ( human interface)
- **Offline mode last mile related like centres:** Interestingly, because of oral nature of the society, low literacy and education, and for better convenience, 90% of the respondents wanted a physical centre for FEC handholding and facilitation.
- **Schedule related:** For the next 3 years of getting FEC support / services, farmers prefer regular sessions and engagements to know and avail FEC processes and solutions better.
- **Continuous support and facilitation** – Continuous and 360 degree support preferred for thorough understanding of the financial products, services and the related processes.

**4.5. FINDINGS RELATED TO SCOPE FOR COLLABORATION AND PARTNERSHIPS**

Various such ongoing activities

1. Financial Literacy camps conducted by various banks in association with NABARD
2. Similar camps are also organised by the Lead District Managers district wise
3. RBI has recently engaged CRISIL to conduct financial literacy camps across Assam

With Banks/FI	<ul style="list-style-type: none"> <li>• Provide updated information and input on product and services/ Information collaboration</li> <li>• Any request for facilitation from farmers to link with the banks products, services, schemes</li> </ul>
With Line Departments	<ul style="list-style-type: none"> <li>• Farmer Data/ Mobilisation support /logistic collaboration to organise orientation workshops;</li> <li>• Inputs, updates, information on core service area related products / services coming from the departments / line agencies for the farm community</li> </ul>
With APART Agencies	<ul style="list-style-type: none"> <li>• Connecting with FPCs in various districts</li> <li>• Review and assessments</li> </ul>
With FPC	<ul style="list-style-type: none"> <li>• Engaging farmers/Mobilisation/logistic collaboration</li> <li>• Reviews and assessments</li> </ul>

## 5. THE RECOMMENDED STRATEGY – THE ICT BASED FEC SOLUTIONS

Based on the assignment Terms of Reference (ToR), desk research, and key findings from the rapid assessment involving the farm community and stakeholders, the following Information Communication Technology (ICT) based Financial Education and Counselling (FEC) Solutions and Strategy is recommended that are:

- **User Centric** – The FEC solutions design, access and delivery shall be based on farm users centric in terms of their needs, priorities and as emerging in the delivery process.
- **Iterative Process** – The FEC solutions design, delivery shall be based on constant iterative process based on farmer’s needs, issues, and priorities as emerging during the assignment.

This strategy comprises of the following core elements:

<b>5.1. FEC Modules / Content Solution</b>
<ul style="list-style-type: none"> <li>• Financial Education Modules (self-paced e-learning)</li> <li>• Financial Counselling Modules (on very specific advisory and guiding needs)</li> </ul>
<b>5.2. Modules and Formats of content delivery</b>
<ul style="list-style-type: none"> <li>• Format for base phone users</li> <li>• Formats for smartphone users</li> </ul>
<b>5.3. FEC Solutions Delivery – An ICT based Blended Approach</b>
<b>5.4. FEC Solutions Delivery Core Components:</b>
<ul style="list-style-type: none"> <li>• Mobile based Chatbot LMS (Smartphone users) – Bittiya Sakhi</li> <li>• Mobile based Content capsules (base phone users) – Bittiya Capsules</li> <li>• IVR Call Centre (for all users) – Bittiya Khetu (Financial Bridge)</li> <li>• Financial Facilitators (Bittiya Sahayaks) – ICT enabled FEC frontline intermediaries for all users</li> </ul>
<b>Additional Component</b>
<ul style="list-style-type: none"> <li>• Financial Service Centres (Bittiya Sewa Kendras) – A Post-Assignment sustainability option as a way forward</li> </ul>

## 5.1. FEC MODULES/CONTENT PROPOSED

- **FINANCIAL EDUCATION (FE) MODULES (Self-paced e-learning modules)**

Based on assessment findings, following are the key suggestive areas to be focussed upon in Financial Education for farmers in core service areas namely, Savings, Loan, Payments, Insurance and Pension. This education shall be based on variability of farmers need on the ground.

The following self-paced e-learning modules are broadly recommended for the following five core services. This along with the key proposed topics are listed:

<p><b><u>SAVINGS:</u></b></p> <ol style="list-style-type: none"> <li>1. Process of opening an account</li> <li>2. Know Your Customer (KYC) mandatory norms</li> <li>3. Regular transactions</li> <li>4. Savings tools like RD/ SD</li> <li>5. Social Security schemes including PMJSY, PMJJY, APY</li> <li>6. Usage of ATM</li> <li>7. Banking Apps/Online Banking</li> </ol>	<p><b><u>LOAN/CREDITS:</u></b></p> <ol style="list-style-type: none"> <li>1. Understanding the loan process</li> <li>2. Sources of loans</li> <li>3. Questions to be asked before taking a loan( ROI, EMI, Repayment period, Subsidy if any),</li> <li>4. Understanding the fund requirement</li> <li>5. Types of loans, customised loans to suit different requirements (home loan, education loan, MSME loans, Mudra loans, car loan, two wheeler loan etc)</li> <li>6. Kisan Credit Card (KCC) loans</li> <li>7. Documentation Processes</li> <li>8. Repayment processes and guideline</li> </ol>	<p><b><u>INSURANCE:</u></b></p> <ol style="list-style-type: none"> <li>1. Types of Insurance available (Crop, Livestock, Life, Health, Home)</li> <li>2. PMFBY- Prime Minister Fasal Bima Yojana (PM Crop Insurance Scheme)</li> <li>3. Documentation</li> <li>4. Claim Process</li> </ol>
<p><b><u>PAYMENTS:</u></b></p> <ol style="list-style-type: none"> <li>1. Importance of Digital payment mode</li> <li>2. Types of Digital payment gateways available (PhonePe, GPay, others)</li> <li>3. How to use digital payments</li> <li>4. Safety and security principles while engaging in digital payments.</li> </ol>	<p><b><u>PENSIONS:</u></b></p> <ol style="list-style-type: none"> <li>1. Importance of investing in the Pension schemes</li> <li>2. Types of pension schemes available</li> <li>3. Documentation</li> <li>4. Grievance redress mechanism</li> </ol>	<p><b><u>ADDITIONAL MODULES:</u></b></p> <ol style="list-style-type: none"> <li>1. Introduction to Krisarthak</li> <li>2. Financial Citizenship &amp; Good financial behaviour</li> <li>3. Grievance redress mechanism</li> <li>4. Government financial schemes.</li> </ol>

## 5.2 MODULES AND FORMATS

Based on the need assessment, modules for the FEC solutions will be developed in Assamese language and in the following formats, based on ownership of digital device (read mobile phones especially). It is expected and desired that both the base option and the smartphone option should allow user-choice in modules to learn, allow learning at user's own pace, and be interactive to maximize learning.

### Financial Education & Counselling modules - services / formats

For basic phone users (Base version)	For smartphone users (base and value-added versions)
<ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> Crisp and customised Financial Educational content (on core modules) delivered through SMSs and voice messages to FPC/FIG/DSC members;</li> <li><input checked="" type="checkbox"/> SMSs and voice messages to provide updates on financial products / schemes</li> <li><input checked="" type="checkbox"/> Crisp and customised advisory services / counselling messages / sent through SMSs and voice messages on responsible practices and usages of products / services.</li> </ul>	<p>For the smartphone users, the Chatbot based LMS platform will be key platform to receive and navigate content of modules.</p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> 20% of the content will go in text format which will include the introduction and quiz part</li> <li><input checked="" type="checkbox"/> Rest 80 % of the content will go audio-visual format along with info graphics</li> </ul> <p><b>Additionally,</b></p> <ul style="list-style-type: none"> <li><input checked="" type="checkbox"/> SMSs and voice messages will be sent on key topics from the module.</li> <li><input checked="" type="checkbox"/> SMSs and voice message updates will be delivered on financial products/services</li> <li><input checked="" type="checkbox"/> SMSs and voice messages as advisory / counselling messages on responsible usage.</li> </ul>

### 5.3 DELIVERY OF THE FEC SOLUTIONS – AN ICT-BASED BLENDED STRATEGY

#### WHAT IS RECOMMENDED? WHY RECOMMENDED?

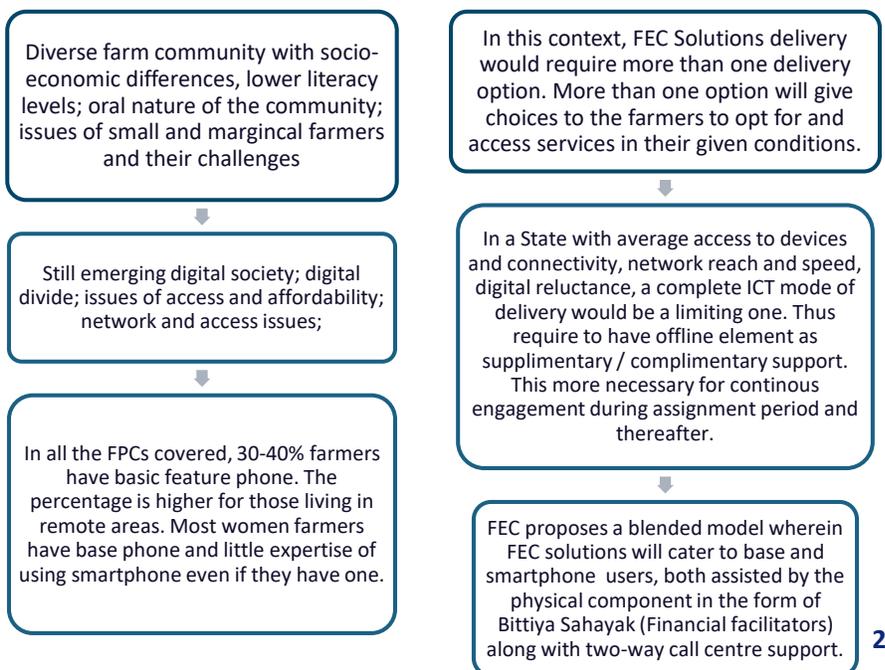
1

- For an effective, involving, engaging, inclusive and outcome-oriented FEC solutions delivery, an integrated ICT-based blended delivery strategy is being recommended for the pilot phase, with any required revision in strategy, post-pilot.

2

- This strategy is based on rapid assessment and engagement with the farm community and assessing their needs, their rural and remote situational contexts, oral nature of community and literacy levels, priorities, capacities and access-related issues pertaining to informed access and usage of relevant financial products and services.

### 5.4 THE CORE COMPONENTS OF THE ICT-BASED FEC SOLUTIONS DELIVERY FRAMEWORK



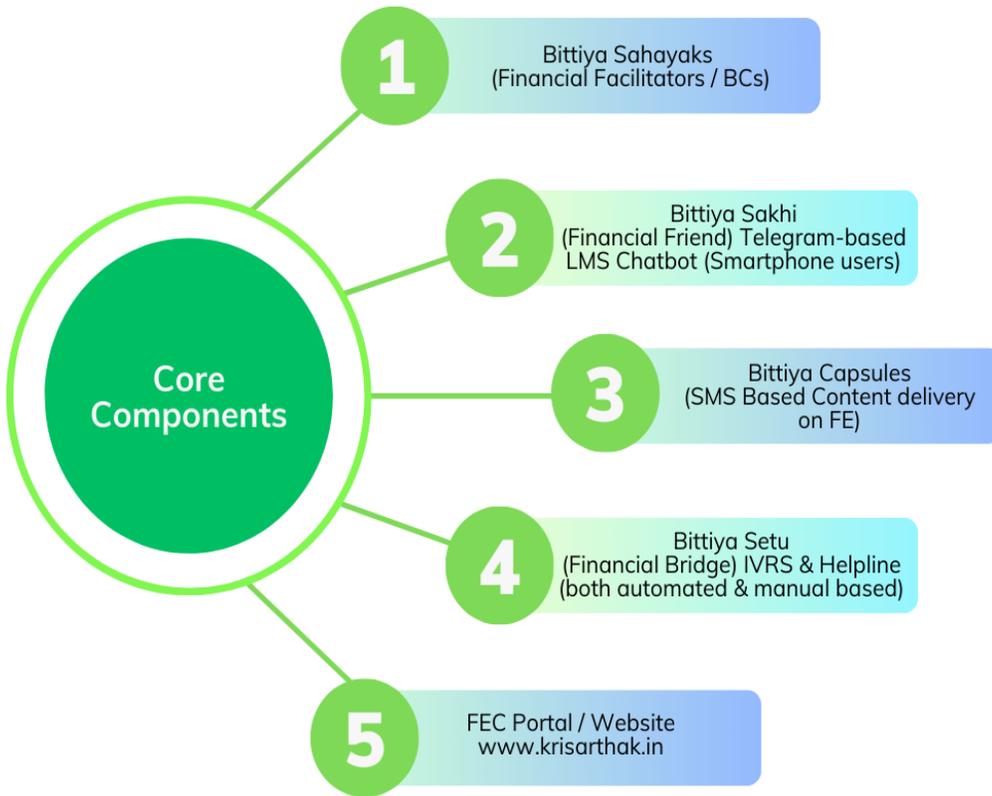
**There will be four (4) key delivery components of FEC solutions to the farm community. The FEC solution components design and delivery based on variability of farmer's needs at local level:**

- Mobile Chatbot LMS (Bittiya Sakhi) [FOR SMARTPHONE USERS]
- Mobile Basic (base phone users) / Bittiya Capsules [SMSs +Voice Calls] [FOR BASE PHONE USERS]
- IVR Call support (Bittiya Khetu / bridge) [FOR BOTH BASE AND SMARTPHONE USERS]
- Technical Facilitator (Bittiya Sahayaks) [FOR BOTH TYPES OF USERS]

**Additional Component:**

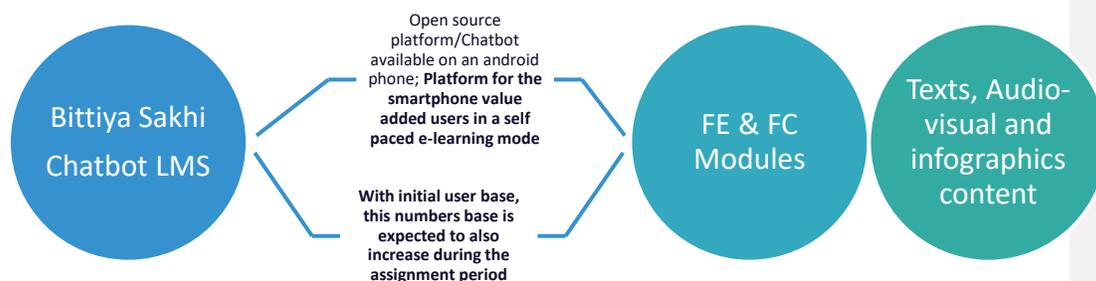
- Krisarthak Portal, Social media channels and Youtube channel acts as repository of all information related to the program
- Along with this we also envisage the role of a Bittiya Sewa Kendra as a CSP center where people can get counselling from our on-field counsellors and learn about any financial product or services.

**The above is illustrated and described below:**



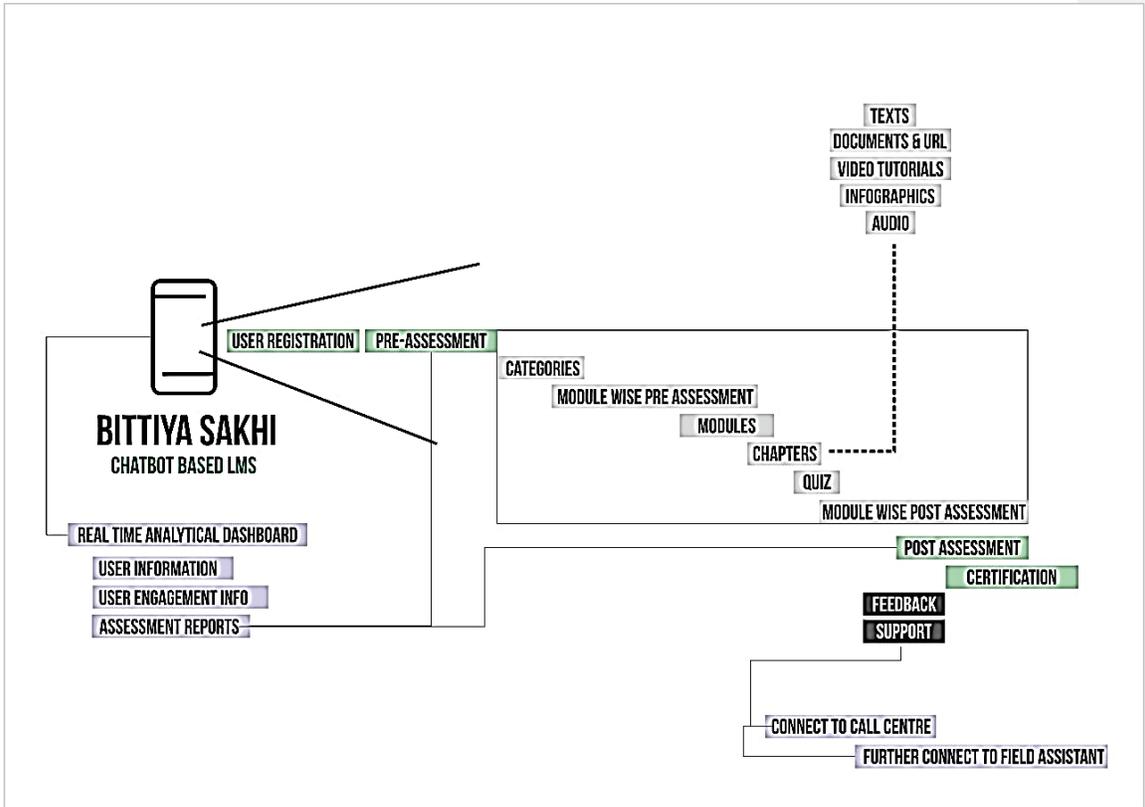
- **MOBILE TELEGRAM BASED CHATBOT FEC LMS (BITTIYA SAKHI) [FOR VALUE BASED SMARTPHONE SERVICE USERS]:**

#### About

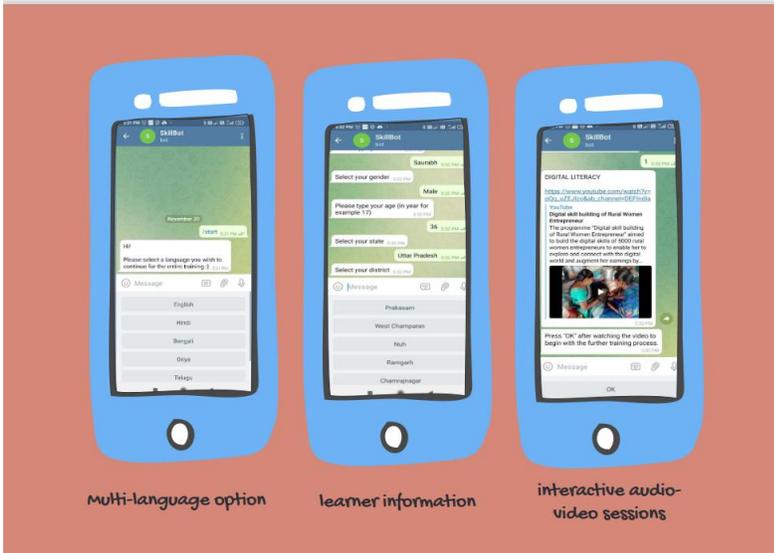


#### Step-wise Content delivery process via Chatbot LMS (for Smartphone users):

1. Farmers are asked to register in Bittiya Sakhi Chatbot platform with basic info including – Name, Phone number, gender, village/block name, FPC/FIG name.
2. Once the farmers register, they are shown a pre-assessment questionnaire, response to which will be saved in the backend and later used for monitoring and recording purpose.
3. Next a welcome note is shown post which they get a list of content they will be studying with a call-to-action button to go to the next module
4. The learning module have content, video, audio, and infographics that explain key concepts related to Credit, Saving, Insurance, Pension, Payment, and any relevant topics.
5. Each module is divided into various sub-module/sub-topics.
6. Each sub modules have an introductory note in text followed by video containing graphic animation and infographic explaining the topic.
7. After each module there is a quiz section which helps them to evaluate their understanding of the topic.
8. After each module the call center number is shared with the farmers. By dialling **18002584348** they can connect with the call center where their queries are answered.
9. On successful completion of all the modules, the user gets a certification of participation which can be directly downloaded from the Chatbot and saved in the phone.
10. This e-learning module also supports the offline learning in the workshops, as it is used during the physical training sessions of farmers by Bittiya Sahayaks.
11. Data collected from the channel gets reflected in the Skillbot dashboard for reporting, monitoring, evaluation and further engagement with the users
12. The content in the CMS is dynamic which is updated as per the content requirement from time to time.



Below provides an overview of the Bittiya Sakhi mobile based / Chatbot enabled LMS platform for FEC Delivery:



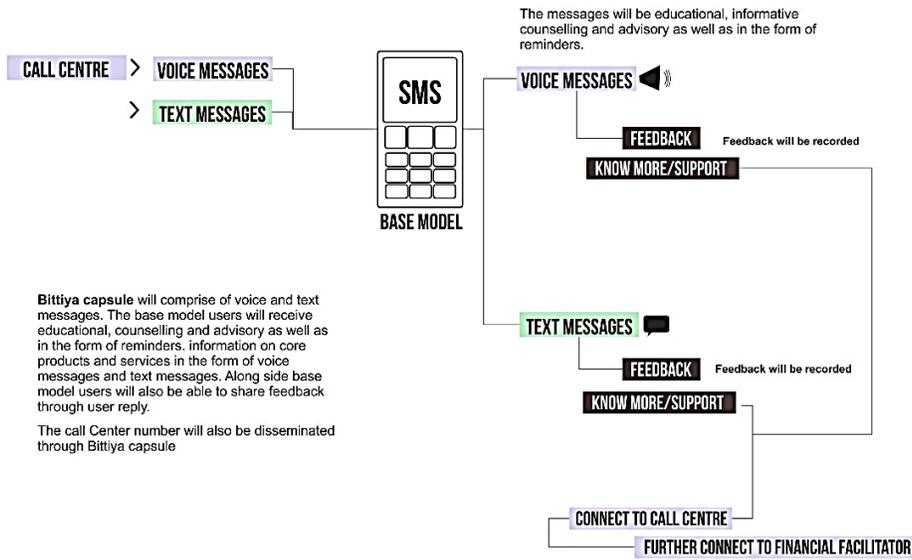
## MOBILE BASIC (BASE PHONE USERS) / BITTIYA CAPSULES [FOR BASE PHONE USERS]

1. The **basic phone users** are reached out with FEC solutions (capsules) with initial orientation in workshops through smartphone enabled Bittiya Sakhi Chatbot LMS, offline sessions and hand-outs.
2. Subsequently, they are directly contacted via SMSs / voice calls.
3. Bittiya Capsule encompasses all SMS campaigns and voice calls that is being delivered to the farm community from time to time.
4. The key function of the Bittiya Capsules is to:
  - a. Mobilise farmers for FEC training programs
  - b. Inform farmers about upcoming FEC training
  - c. Sent key messages from ICT based e-learning module as reminders
  - d. Send reminder & motivational messages about benefits of completing the module
  - e. Disseminate call centre number
  - f. Inform farmers regarding recent financial schemes, banking products and services
  - g. Send awareness messages related to good financial behaviour & financial citizenship
  - h. Send reminders / repeated communications on key FEC services.



- 🔑 **Important Financial Education (FE) modules / content/ capsules in a scheduled manner and timings**
- 🔑 **Important messages, reminders, updates, advise on core service areas related in a scheduled manner**

## Education Delivery Model for Base Model Users (Bittiya Capsules)



## IVR CALL SUPPORT (BITTIYA KHETU / FINANCIAL BRIDGE) [FOR BOTH BASE AND SMARTPHONE FARM USERS]

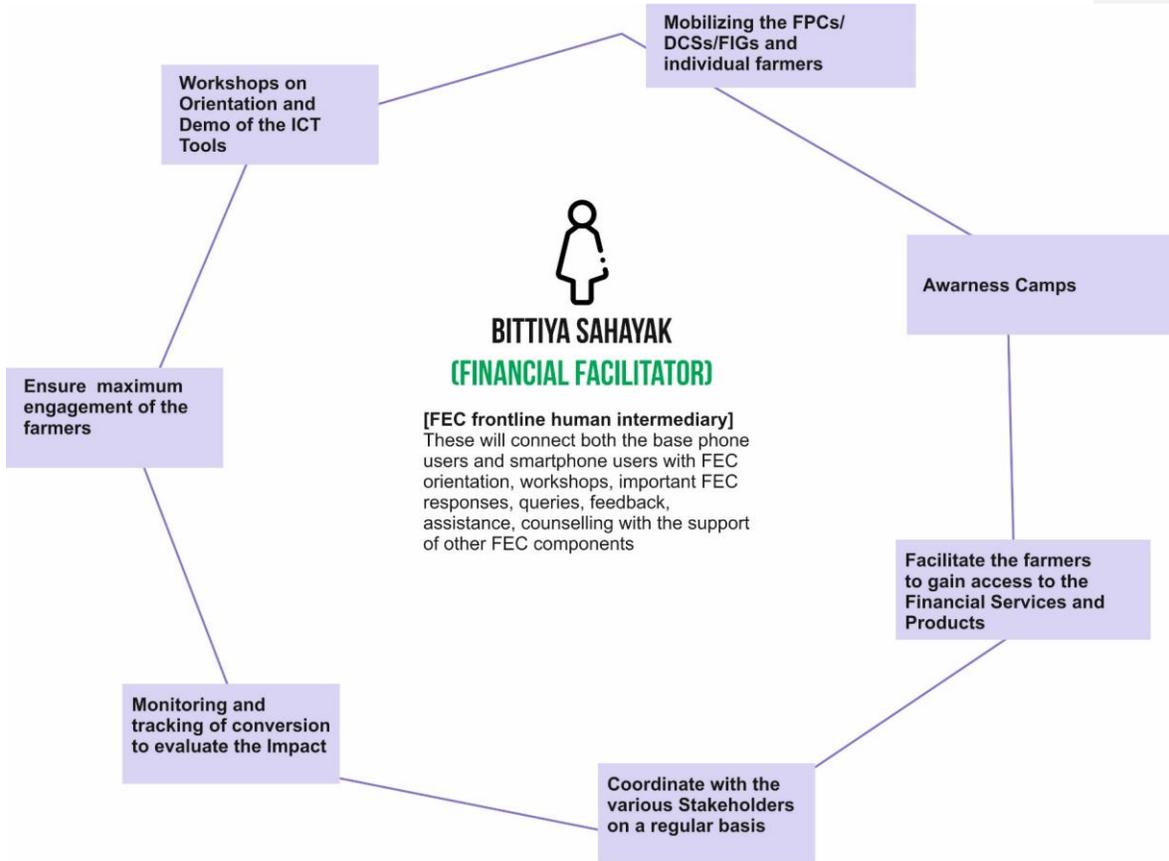


- 
- i. The call center is one of the major components of FEC delivery model. Farmers are able to instantly connect with the call center with their queries, information needs and feedback on a toll-free number in local language at a time of their convenience.
  - ii. The support of the Bittiya Sahayak (Financial Facilitator) is a key factor in making the call centre effective and engaging in last mile.
  - iii. The objective of the call center is to
    - a. Act as a tool for digital financial counselling
    - b. To answer queries on financial products and services at a block / district level.
    - c. Clarify the doubts of users related to the usage of chatbot LMS platform and modules.
    - d. Take feedback on financial education and counselling training offered by Bittiya Sahayak & financial counsellors respectively.
  - iv. The toll-free call center number **18002584348** is disseminated among farm community through chatbot and text messages
  - v. Three designated IVR Operators engage with the farmer groups on five channels.
  - vi. On occasion when we receive more than 66 calls, the IVR centers have the ability to record all the incoming calls which is answered by IVR operators in the following day.
  - vii. On queries related to financial information, farmers are assisted in accessing Bittiya Sakhi CHATBOT e-learning content by call center Sahayaks / operators.
  - viii. Financial counselling calls are conducted through call center.
  - ix. Call centres also connect to users in occasion where through monitoring is needed or a user is not engaging with FEC content or any of the other component
  - x. As part of feedback mechanism, on resolution of every query the IVR/ call center operators take feedback from the concerned farmers.
  - xi. All calls are recorded and registered for future reference and report purpose.

- **THE BITTIYA SAHAYAKS (FINANCIAL FACILITATORS): THE FEC FRONTLINE INTERMEDIARIES FOR ALL USERS**



- ☑ In field the role of trainer and counsellor is performed by Bittiya Sahayak.
- ☑ He is selected from local community where FPCs are located.
- ☑ Sahayak have good understanding of local culture, geography and language and other basic soft skill sets.
- ☑ Eligibility criteria of Bittiya Sahayaks includes:
  - a. Age: 21 yrs to 45 yrs;
  - b. Education: 10<sup>th</sup> Pass
  - c. Skills: Computer Knowledge, Good knowledge of using Smart Phone
  - d. Communication Skills: Should be well versed with the Local Language,
  - e. Should have proper knowledge about the place/ community
  - f. Ready to travel
- ☑ Bittiya Sahayaks is offered a 3-4 days training post selection by Indian Institute of Bank Management (IIBM) with further refresher trainings during assignment period.
- ☑ During this training they learn details regarding the five core banking products and services, FEC services management including taking queries, grievance and others.
- ☑ The training module for Sahayaks is built with an objective to offer them acumen needed by a financial inclusion expert. As such TOT module will be more elaborate and detailed.
- ☑ Bittiya Sahayaks mobilise the farm community in their block, provide them training and post-training counselling.
- ☑ He is the first person on field for query resolution of the farmers.
- ☑ In some occasions he also helps farmers with facilitations such as filling up forms/documents needed for procuring banking facilities, explaining a scheme or features of financial products and services.



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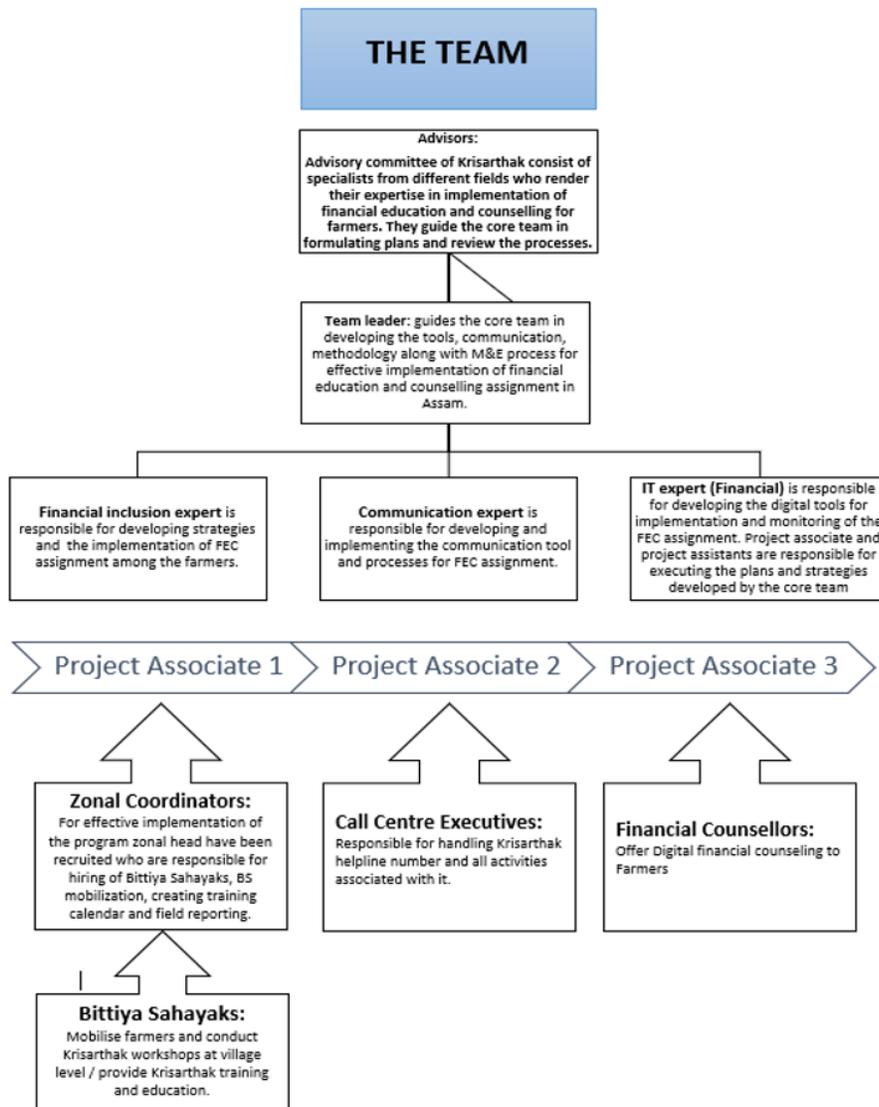
- **ADDITIONAL COMPONENT: FINANCIAL SERVICE CENTRES (BITTIYA SEWA KENDRAS) - POST ASSIGNMENT PHASE – FOR ALL USERS**

*As stated above, establishment of Financial Service Centres (FSCs) is a proposed additional provision towards continuing the delivery of FEC solutions and providing financial facilitation support and services to the Farm Community of Assam. These centres will be established within the FPCs, in a phased manner, which towards the end of the assignment will consolidate the experiences, familiarities, learning, and will continue to educate, counsel and handhold the farmers in accessing the financial products and services.*

- Bittiya Sewa Kendra [Financial Service Centre]:** The Centres shall be ICT enabled. It is expected that education will increase the demand for service. However, the last mile farmers who do not have access to smartphone are unable to access the digital financial tools either.
- Bittiya Sewa Kendra will help in facilitating those services to farmers where they need to interact and engage with digital financial tools. Farmers can directly reach out to the sahayaks in the centers not only for financial counselling but these centers will also facilitate financial services to the farmers group. Each center will be equipped with necessary ICT tools for training, teaching, counselling and facilitation of financial products and services.
- In the current scheme of things and limited scope, Krisarthak team proposes to set up these centres in FPCs / around FPCs to sustain the carry forward the FEC activities with ICT tools will be provided and managed by Krisarthak team.

PLEASE PUT A DEMO CENTRE TYPE CLIP ART KIND OF

## 6. THE TEAM



## 7. THE STAKEHOLDERS

District Agriculture office & ATMA team	<ul style="list-style-type: none"><li>• They are important stakeholders who help us to engage with FPC members along with agency officials . They have also helped us in hiring process.</li></ul>
Agencies - PWC, ICCOA, GT	<ul style="list-style-type: none"><li>• They are important stake holders and needed in collecting FPC details</li></ul>
Banks	<ul style="list-style-type: none"><li>• Bank officials have helped us in reviewing the FEC content and counselling tools along with the processes.</li></ul>
Farmers Producer Companies (FPCs)	<ul style="list-style-type: none"><li>• The Board of directors of FPC &amp; CEO of the FPC are key stakeholders especially during the mobilization phase</li></ul>
Farmers Interest Groups (FIGs)	<ul style="list-style-type: none"><li>• The president and secretary of FIG are important in setting all communication with the farmers</li></ul>
WAMUL & DCS	<ul style="list-style-type: none"><li>• WAMUL has been helping us connect with the DCS groups. In the block level the WAMUL Milk Procurement officers and President of DCS are the key stakeholders``</li></ul>
Gram Panchayat	<ul style="list-style-type: none"><li>• As part of extending financial literacy initiative, team Krisarthak is also reaching out to the gram panchayats to mobilize the farmers in those villages which have APART beneficiaries</li></ul>

## 8. THE FEEDBACK & MONITORING MECHANISM

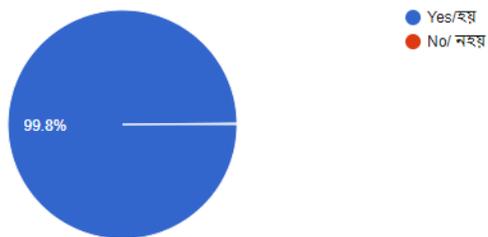
1. For financial education, feedback is taken through a form embedded within the chatbot.
2. For financial counselling, the feedback is taken post counselling via call center directly from the farmer.
3. All record from field is tapped digitally and can be viewed in the skillbot dashboard for analysis purpose.
4. Feedback mechanism offers the Krisarthak team key indicators related to the
  - How people are interacting with the chatbot.
  - Ease of understanding the language, activity of the Bittiya sahayak.
  - Products on which they need more information.

### Feedback form responses as tapped digitally

Was Bittiya Sahayak able to explain about Krisarthak program properly?

বিত্তীয় সহায়কে কৃষার্থকৰ বিষয়ে সঠিকভাৱে বুজাবলৈ সক্ষম হৈছিল নেকি?

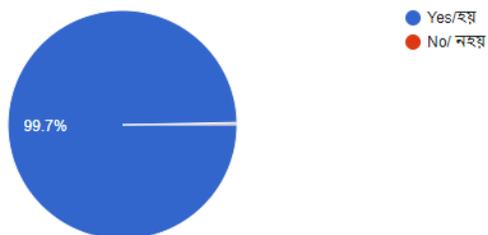
18,794 responses



Was the chatbot easy to use?

চেটবটটো ব্যৱহাৰ কৰিবলৈ সহজ আছিল নেকি?

18,794 responses



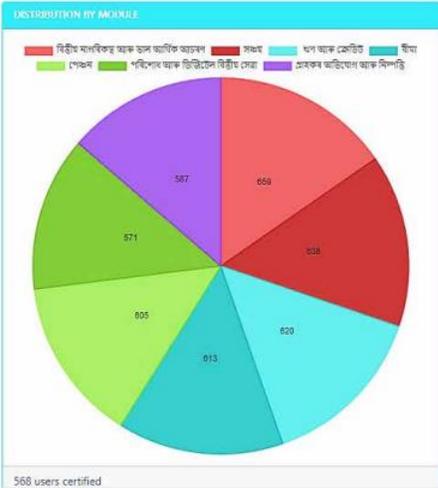
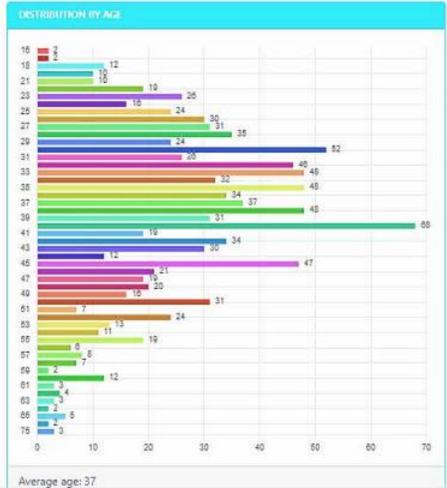
# Monitoring & Evaluation

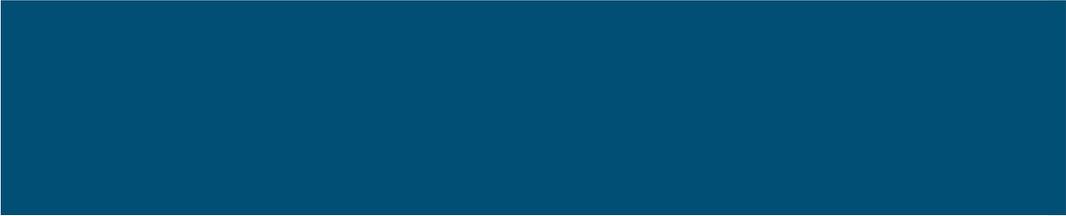


### Bittiya Sakhi Chatbot

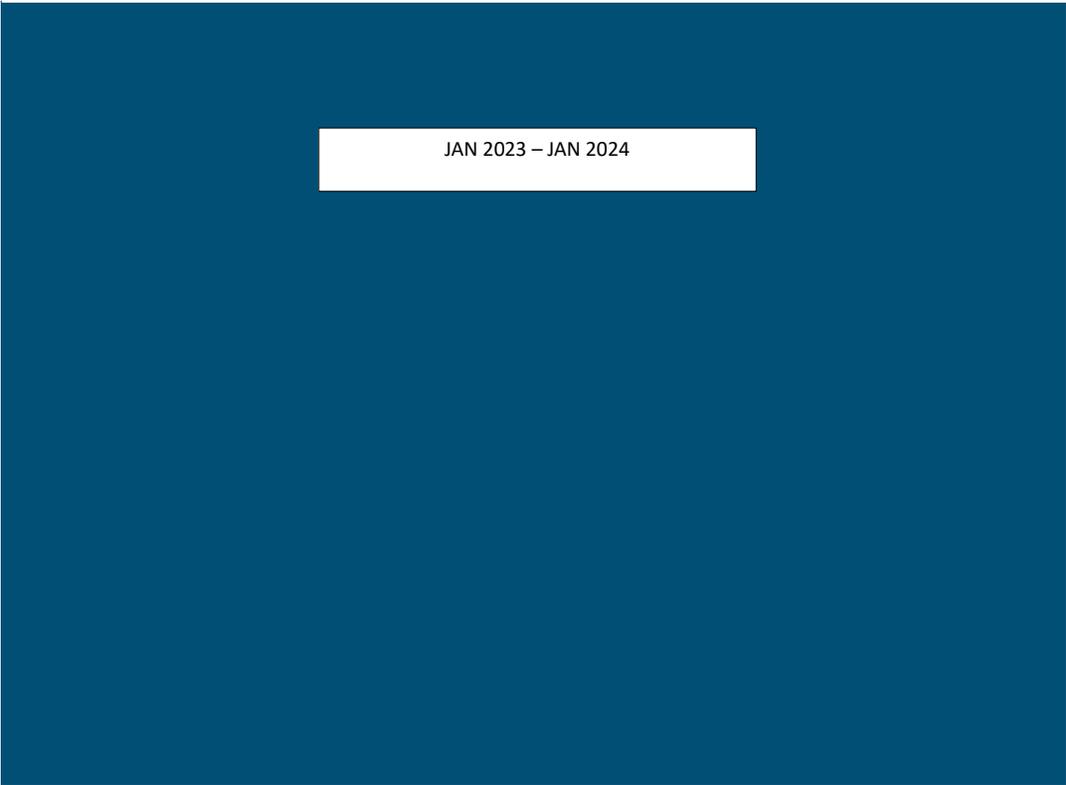
Search for user username

X	Name	Age	State	District	Gender	Category	মিষ্টি সাক্ষি চ্যাটবট			বিত্তীয় সাক্ষি চ্যাটবট		
							স্বাক্ষর	সফল	ফল	স্বাক্ষর	সফল	ফল
202114	Kamala Khatun	37	Assam	Kamrup	Female	Micro-finance	✓	✓	✓	✓	✓	✓
202114	Chandana Baruah	41	Assam	Kamrup	Female	Micro-finance	✓	✓	✓	✓	✓	✓
202115	Pratima Choudhury	46	Assam	Kamrup	Female	Micro-finance	✓	✓	✓	✓	✓	✓
202114	Shobana Bhattacharya	37	Assam	Kamrup	Female	Micro-finance	✗	✗	✗	✗	✗	✗
202115	Sudha Deka	32	Assam	Kamrup	Female	Micro-finance	✓	✓	✓	✓	✓	✓





# IMPLEMENTATION REPORT



JAN 2023 – JAN 2024

CUMULATIVE ACTIVITIES [JAN 2023 – JAN 2024]	OUTPUTS WITH NARRATIVE
☞ Total Farmers reached out	1,29,470 (Out of which 51,506 (39.78%) are females)
☞ Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	77,230 (Out of which 18,658 (40.36%) are females)
☞ Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	58,268
☞ Male Farmers registered	25,420 (43.6%)
☞ Female Farmers registered	32,848 (56.4%)
☞ Smartphone Users	52,240 (89.65%)
☞ Base phone users	6028 (10.34%)
☞ Chatbot Registration	52,240 farmers were registered in the Bittiya Sakhi Chatbot till Jan'24. These farmers accessed the Video content related to Financial Products and Services. Out of these 48,217 (92.3 %) farmers and downloaded the Certificates.
☞ Base phone Registration	6028 base-phone farmers were registered digitally through a separate Kobo app . All of these numbers were delivered SMS modules containing FE contents.
☞ Districts covered:	21 districts covered till Jan'24
☞ Bittiya Sahayaks / Financial Facilitators	411 Bittiya Sahayaks and 6 Zonal Heads have been onboarded till Jan'24
☞ Value Chains covered	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)
☞ Farmers Producers Companies (FPCs) covered	143 FPCs have been reached out to
☞ Dairy Cooperative Societies (DCS) covered	2683 Dairy farmers from 64 DCS have been registered
☞ Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed	Till now 17022 farmers have filled up the online Farmers Financial Health Survey form. We have completed the 1st level engagement with 14,541 respondents via the Call Centre and the rest are under process. Counselling has been completed with 1313 farmers

FINANCIAL EDUCATION

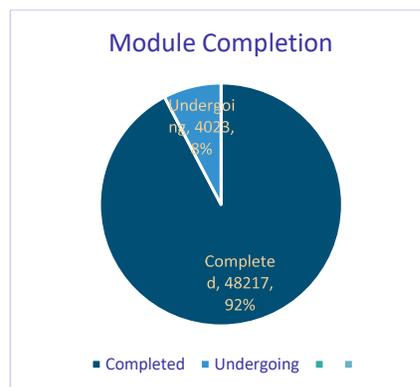
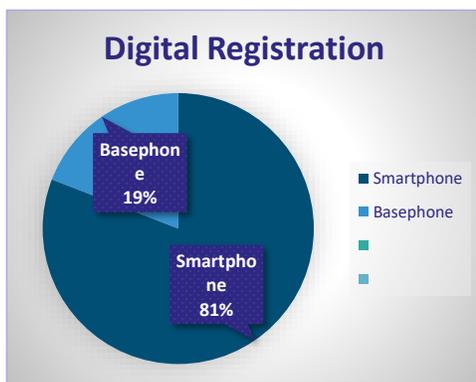
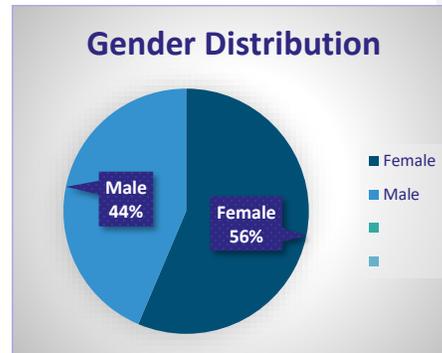
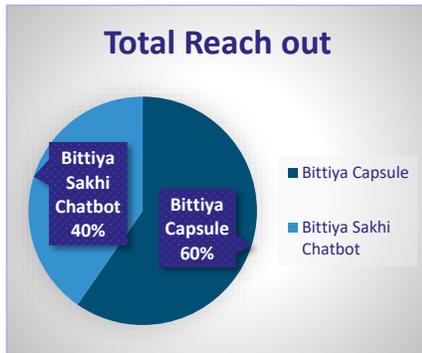


## 9. Digital Financial Education for the Farm Community of Assam

### 1. FINANCIAL EDUCATION (FE) OUTPUT SUMMARY

#### i. Farm Beneficiary engagement and response:

- Total 1,29,470 farmers from 21 districts of Assam were reached out to, from Jan'23 to Jan'24.
- 77,230 farmers were reached out through the Bittiya Capsule component which comprises of Text and Voice Messages.
- 52,240 farmers were registered digitally in Chatbot and Kobo, out of which 56.4% are female and 43.6% are male farmers.
- There were 52,240 (89.6%) smartphone users and 6028 (10.3%) base phone users.
- Out of the 52,240 smartphone users, 48,217 (92.3%) have completed all the modules in the Bittiya Sakhi Chatbot with certification.
- Out of the Total 52,240 Farmers engaged through the Bittiya Sakhi Chatbot, 76.4% were from Agriculture and Horticulture value chain, 4.3 % were from Dairy, 8.5 % were from Sericulture and Handloom and 10.8% were from Fishery value chain.



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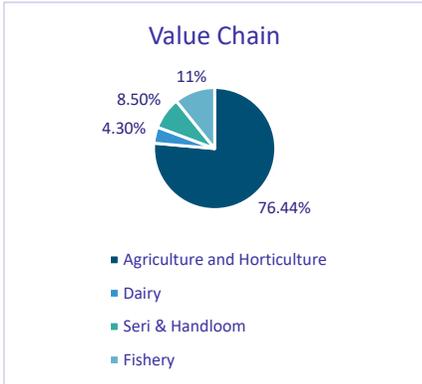
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Commented [D9R4]: Added the Value chain data and diagram

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**ii. Bittiya Sahayak (Financial Facilitator):**

- Till the end of 3<sup>rd</sup> Cycle, i.e. Jan'24, the assignment has onboarded 6 Zonal Heads and 411 Bittiya Sahayaks. The hiring of the Sahayaks is an ongoing process. The primary role of the Zonal Heads involves selecting, hiring, training and monitoring the Bittiya Sahayaks.
- The Sahayaks have mostly been hired from within the Farmer Producer companies (FPCs) as an effort to build human resource, strengthen the FPCs and make Financial Education and Counselling sustainable. The Zonal Heads are also involved in networking with the different Stakeholders like the BODs of the FPCs, Government departments, APART officials and agencies, Bank officials etc of their respective districts.
- The Sahayaks are involved in mobilizing the farmers and registering the smartphone users in the Bittiya Sakhi chatbot and the base phone users in the Kobo app. They also give demonstration of the Chatbot and disseminate information about the Call Centre and the Counselling services as well. They report to their respective Zonal Heads on a daily basis with the data of registrations and photographs too.
- The Bittiya Sahayaks are given both online and offline training on regular basis. Residential trainings have been organised for selected Sahayaks along with their Zonal Heads at **INDIAN INSTITUTE OF BANK MANAGEMENT (IIBM)** a nodal RBI institute, to keep them abreast with the financial products and Services and Online trainings are organised to train them on the Chatbot.

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Regular online meetings are also conducted by the Core Team with the Sahayaks to find out the issues in the field and also to track the progress of their work.

**iii. Support of stakeholders:**

- The agencies engaged by APART namely, Price Waterhouse Copers (PWC), Grant Thornton (GT) and International Competence Centre for Organic Agriculture (ICCOA), have extended their help in reaching out to the FPCs of their respective areas.
- The agriculture department, the Sericulture department, West Assam Milk Producers' Cooperative Union Ltd. (WAMUL), have helped the team in reaching out to the farmers of their respective districts. The CEOs of the FPCs have helped in selection of the Sahayaks, in mobilizing the farmers and creating awareness about Krisarthak.

**iv. Use of Bittiya Sakhi Chatbot:**

- 52,240 smartphone users have registered in the Bittiya Sakhi Chatbot, out of which 48,217 (92.3%) have completed all the 8 modules. The farmers received certificates on completion of the modules which they can download from the chatbot.
- The Call Centre number is displayed in the Chatbot for further assistance. 17022 farmers have filled up the Farmers Financial Health Survey Form, available in the Chatbot, for availing the Counselling Service.

**v. Use of FEC Krisarthak Call Centre – Bittiya Khetu:**

- A total of 6382 calls have been received during last 1 year. 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. 14503 farmers have been reached out to by the Krisarthak helpline. These were feedback and monitoring calls. Other than feedback and monitoring, Krisarthak team also reached out to another 14541 farmers for counselling purpose.

Commented [MK11]: Diagram?

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TABLE: FINANCIAL EDUCATION PROGRESS DATA

**Financial Education Progress (Pilot Phase - Cycle 3 Phase)**

	Pilot (Jan'23- Apr'23)	Cycle 1 (May'23- Jul'23)	Cycle 2 (Aug'23- Oct'23)	Cycle 3 (Nov'23- Jan'24)	Cumulative
<b>Total Farmers reached out</b>	2785	43122	46318	38170	1,30,395
<b>Total farmers reached out through Bittiya Capsule</b>	1692	29718	20875	24931	77,216
<b>Total farmers reached out through Bittiya Sakhi Chatbot</b>	1093	13404	25443	13239	53,179

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## 2. THE KEY CHALLENGES

- i. **Issue of gathering farmers in groups:** It is difficult to gather farmers in groups of 20-25 to conduct workshops due to timing issue and their work routine. Therefore, the team had to reach out to farmers in small groups of around 5 farmers, which caused delay in the registration process.
- ii. **Absence of data or mobile network:** Many farmers did not have enough data in their phones or there were network issues. Due to this the Sahayaks had to engage with these particular groups of farmers more than once on different days.
- iii. **Natural Calamities:** Various festivals like Durga Puja, Kati Bihu, Diwali hindered field work in this Cycle.
- iv. **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. They were not interested in leaving their day's work and attend workshops. Due to this the Sahayaks had to visit them mostly in late evenings after work.
- v. **Timing factor:** DCS dairy farmers were only available in the early mornings during the milk pouring hours and it was difficult to engage them in one place post that timing.
- vi. **Absence of digital knowledge:** Most of the farmers by and large lacked basic digital skills to operate and navigate the chatbot and the FEC Sahayaks had to attend to these issues.
- vii. **Wrong information** input in the registration process resulted in collection of some data that could not be analysed properly.
- viii. **Women users:** Women who are not educated but have smartphone are not comfortable using smartphones for FEC purposes. Though women participation was more in this cycle, but the time taken to make them acquaint with the Digital tools was much more.
- ix. **Delay in completion of modules:** In many cases farmers take almost a month to finish the complete module. The Sahayaks had to repeatedly engage with them to motivate them to complete the modules. The call center also had to intervene.
- x. **Non-registered numbers and calls:** There have been instances where farmers have called Krisarthak helpline from non-registered numbers. This has posed hurdle in tracing the data related to the phone number especially in case of missed calls.

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### 3. THE LEARNINGS AND COURSE CORRECTIONS:

1. **Emphasis on Smartphone:** It was seen in the Pilot that though most of the farmers had smartphones in their households yet they came to the Krisarthak workshops with their basephones which hindered the digital education process. **Therefore**, in Cycle 1, the Sahayaks were told categorically to encourage the farmers, during mobilisation, to bring their Smartphones.
2. **Change in the conduct of Krisarthak Workshop:** The workshop concept was nullified and was replaced by door to door or neighbourhood community reach out. As it was difficult to gather farmers in big **numbers**, we had to change our reach out plan. Now the Sahayaks engage the farmers in small groups according to their convenient timings.
3. **Hiring of Sahayaks from within the FPCs:** Hiring of Bittiya Sahayaks from within the FPCs helped us in mobilising the farmers and scale up our education process. It was a conscious decision to onboard Sahayaks from the FPCs as a step to make FEC sustainable and in the process develop human resources within the Farm Community
4. **Farmers Feedbacks:** It was seen that Farmers were not at all keen to attend a 2<sup>nd</sup> Workshop for the Feedback sessions. This made us change our process. We incorporated a Feedback form in the Chatbot which the Farmers filled up on completion of the modules
5. **Time tracking has been added in all the videos in the Chatbot:** To ensure quality education, time tracking has been added in all the videos available in the Chatbot. This ensures that viewer is able to open next module only once he/she has seen all the videos in the prior module. During the feedback sessions it came to light that some farmers had not viewed all the videos in the chatbot. To address this issue and ensure quality and complete financial knowledge, time tracking have been introduced in all the module.
6. **Reaching out to individual farmers:** During mobilisation many farmers who were not part of any FPCs showed keen interest in Krisarthak. On approval from SPD, APART, we have started reaching out to such interested farmers who are not members of any FPCs but have keen interest in knowing about the various **financial** products and services.
7. **Counselling process:** The counselling process followed initially till Cycle 1 was a time consuming and expensive process. Keeping this in mind and also after taking feedback from World Bank officials, the entire counselling process has been revisited and a new system has been introduced, which is explained in detail in counselling report
8. **Addition of new module in chatbot:** As value addition a 9<sup>th</sup> module has been added in the chatbot with contains detail discussion on few major government schemes such as ATAL pension yojna, Mudra, KCC and PM Fasal Bima Yojna.

FINANCIAL COUNSELLING



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## 10. Digital Financial Counselling of the Farm Community of Assam

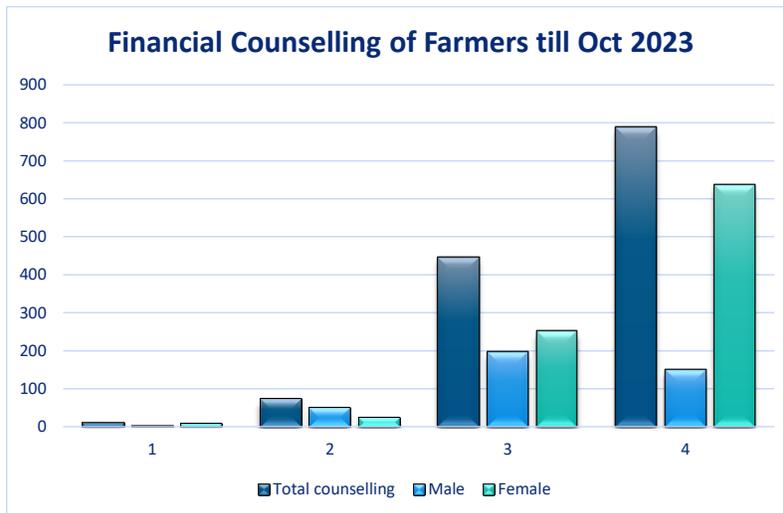
### 1. UNDERSTANDING DIGITAL FINANCIAL COUNSELLING

- Financial Counselling is a free, confidential and independent service offered by financial experts in a controlled environment to help the counselled individual manage their finance better and plan their investment prudently.
- Regions like North East India where illiteracy and unawareness among farmers hinder their access to financial products and services, financial counselling is much needed. To address these issues the Assam Agribusiness and Rural Transformation Project (APART), launched the program on financial education and counselling in the month of April, 2022.
- As a component under financial education and counselling under APART project, the program was named Krisarthak. Krisarthak is also one of the first programs to take financial counselling to farmer's doorsteps through digital mode.

### 2. FINANCIAL COUNSELLING PROFRESS DATA

- ☞ Financial counselling is not a mandatory and given to those farmers who complete financial education component in the Bittiya Sakhi chatbot.
- ☞ Once they complete the financial education modules in the Bittiya Sakhi Chatbot, they are given an option to opt for financial counselling by filling up a Google form named 'Farmer's Financial Health Survey (FFHS)' form.
- ☞ The project team has received 17022 FFHS Forms till the end of October 2023.
- ☞ The FC team has started counselling process with 14,541 farmers.
- ☞ With 1313 farmers have completed the counselling process and availed counselling services by the end of October, 2023.

Total FFHS received	Pilot – 38 (Jan-March)	1 <sup>st</sup> Cycle – 5918 (June to Aug)	A new counselling process was introduced in Aug, 2023	2 <sup>nd</sup> Cycle – 7529 (Sep-Nov)	3 <sup>rd</sup> Cycle – 3537 (Dec-Feb)	Cumulative - 17022
Total reach out	38	3798 (remaining numbers will be catered in upcoming cycles)		4926 (remaining numbers will be catered in upcoming cycles)	5779 (2115 numbers of 1st cycle and 127 numbers of 2nd cycle was reached in this cycle)	14541
1 <sup>st</sup> level of counselling given	10	72		445	786	1313
2 <sup>nd</sup> level of counselling				51	75	126
Gender	8 (female), 2 (Male)	23 (female), 49 (Male)		249 (female), 196 (Male)	636 (female), 150 (Male)	916 (female), 397 (Male)
District	5	11		12	12	
Value chain	Agriculture, Horticulture, Sericulture, Fishery, Dairy	Agriculture, Horticulture, Sericulture, Fishery, Dairy		Agriculture, Horticulture, Sericulture, Fishery, Dairy	Agriculture, Horticulture, Sericulture, Fishery, Dairy	



### 3. FINANCIAL COUNSELLING PROCESS SUMMARY

#### A. Pre-counselling process

1. **Farmer's Financial Health Survey (FFHS) form** has been incorporated in the chatbot. Once a farmer completes all the modules, He/she can opt for counselling by filling up the form.
2. Farmers are informed about the **Farmer's Financial Health Survey form** in the by Bittiya Sahayaks during chatbot training. So far, we have received 17022 counselling forms
3. Once a farmer fills up the survey form and submit it Krisarthak team in the backend review the form to check if all details have been shared by the farmer properly.
4. The 1<sup>st</sup> level of interaction is established with them via call center. During this process the call center executive inform the farmers about free financial counselling and its benefits. They also cross check the information or collect take necessary information that is not provided by the farmer while filling up FFHS form.
5. Those who show willingness for counselling are given the 1<sup>st</sup> level of counselling post this.

#### B. Two Levels of counselling

##### 1. 1<sup>st</sup> level of counselling

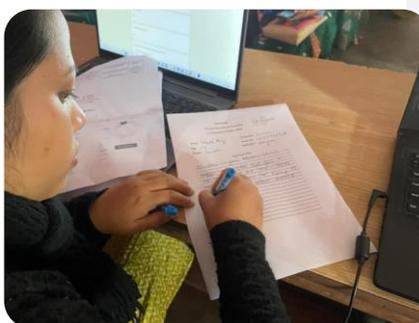
- a. In this level the counsellors try to tap the matrix on recurring account, fixed deposit, scheme related investment and advise them to deposit or increased their present income/ saving. For this phase a new form is created Named Counselling form which is divided into three sections.
- b. 1<sup>st</sup> section has question related to banking products such as – Saving bank account/ Jan Dhan Yojna, ATM, Cheque book, Online payment mechanism, Recurring account, Fixed deposit, PPF
- c. 2<sup>nd</sup> section has question related to Government Saving schemes such as - Pradhan mantri jeevan jyoti bima yojan, Pradhan mantri Suraksha bima yojana, Atal Pension Yojna and Ayushman Bharat
- d. 3<sup>rd</sup> section has question related to investment schemes such as – Pradhan Mantri Fasal Bima Yojna, Kisan Credit Card, Mudra Yojna for allied activities.
- e. In each section counsellor names the product and services one by one and seeks information on following points-
  - i. *Whether farmer has access/has enrolled/is already using the financial product/service*
  - ii. *Does farmer need counselling on the particular financial product/service*
  - iii. *Once counselling is given, whether there is a need of 2<sup>nd</sup> level of counselling that is given by ex-bankers.*



f. Understanding a farmer's current age, family structure, monthly income, expenditure and saving along with gender the counsellor in the first stage gives the farmer an investment plan based on his need and demand.

**2. 2<sup>nd</sup> level of counselling**

- a. For queries which need higher level of financial expertise and where it is felt that farmer is in need of a business plan/complex investment plan to access the loan or similar financial product the call is forwarded for 2<sup>nd</sup> level of counselling.
- b. The second level of counselling is given by financial experts who are also ex-bankers.
- c. Looking at farmer's requirement financial experts provide a business plan/investment plan. Financial experts also offer them information on various NBFC where they can seek loan, various loan mechanism etc.



**C. Post counselling Feedback**

- 1. After 15 days post counselling a feedback call is made to learn how many farmers have taken up/enrolled for the financial products/services for which counselling was given.

**4. Current timeline for financial counselling done under Krisarthak till January 2025**

Number of Counsellors currently onboarded	Farmer counselled per day by each counsellor	Total Farmer counselled in 24 days	Total Farmer counselled per cycle	Total cycle left till January 2025	Expected reach out of Financial Counselling
3	15	1080	3240	4	12,960

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## **11. IEC Activity under Krisarthak**

- i. **Radio program at All India Radio:** A 7-episode program was aired at All India Radio where experts from various sectors and government departments gave information on the Financial Products and Services and the Government Schemes. They also answered queries through live calls made by the farmers during the session
- ii. **Digital Platforms:** Krisarthak portal, Youtube channel and Facebook Page are updated regularly
- iii. **Local Media houses:** Newspaper articles and advertisements have been placed in popular print media as part of the IEC activity.
- iv. **Collateral placement in key locations:** Krisarthak and stakeholders banner and standee has been placed in district agriculture office, FPC offices and market place for enhancing visibility of the program.
- v. **Special outreach activities:** Outreach workshops were conducted at various districts to engage the stakeholders for smooth implementation of Krisarthak. District Agriculture Officers, Nodal Officers, ATMA team, Bank Officials, Agencies and BODs/CEOs of FPCs attended these workshops. They were conducted at Nagaon, Kamrup (Rural), Kamrup (Metro), Lakhimpur and Dhemaji.
- vi. **Miking and Pamphlet distribution** – In Nagaon Krisarthak has also initiated the miking and pamphlet distribution for building awareness among the program.
- vii. As a step towards making Krisarthak sustainable and increase its reach, we have collaborated with **IIE and IIBM:**
  - We collaborated with IIE under its program **SFURTI** and conducted workshops for its farm beneficiaries. They used the Bittiya Sakhi Chatbot during their Financial Literacy program.
  - Conduct Financial Literacy Camps in collaboration with IIBM, under the aegis of **RBI's Depository Education and Awareness Fund**. We started this initiative in Dec'23. During these camps, the beneficiaries are told about the free digital Financial Education and Services, Krisarthak, that they can avail from the comfort of their homes. They are registered in the Bittiya Sakhi Chatbot so that they can access the information on the financial products and Services at any given point.
- viii. Conducted Financial Literacy Camps at Nagaon on 9<sup>th</sup> February, 2024 to test offline process under counselling and make people aware about the concept of financial counselling.

**Commented [MK17]:** Pl put all the web links of news etc reported under Krisarthak with the headlines, followed by the links. This can go in the end.

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## IEC ACTIVITY

### 1. Newspaper article

Title - krisarthak-a-roadmap-for-inclusive-financial-growth-of-farm-community-in-assam

Link - <https://guwahatiplus.com/assam/krisarthak-a-roadmap-for-inclusive-financial-growth-of-farm-community-in-assam>

Title - krisarthak-a-smart-tool-for-farmers-of-assam

Link - <https://www.discovereast.in/business/krisarthak-a-smart-tool-for-farmers-of-assam/>

Title – Krisarthak

Link - <https://pragyanxetu.com/krisarthak/>

Title – APART Launches Krisarthak for the financial education & counselling

Link - <https://www.business-northeast.com/apart-launches-krisarthak-for-the-financial-education-and-counselling-of-farmers>

Title - Launch of Krisarthak: financial education & counselling of the farm community in assam

Link - <https://rongilibarta.com/launch-of-krisarthak-financial-education-counselling-of-the-farm-community-in-assam/>

Title - APART launches financial advisory service for farmers

Link - <https://www.sentinelassam.com/cities/guwahati-city/apart-launches-financial-advisory-service-for-farmers-632547>

Title – Financial advisory for farmer’s at their doorstep launched

Link - <https://iibm.ac.in/Media/img9.pdf>

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

Link - <https://www.youtube.com/watch?v=AqUizrs9EM8>

### 3. Krisarthak Facebook Page

Link - <https://www.facebook.com/krisarthak>

### 4. Krisarthak Youtube page

Link - <http://www.youtube.com/@krisarthak4359>

### 5. Krisarthak website

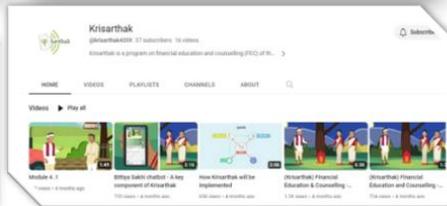
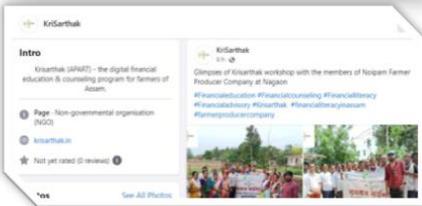
Link - <https://www.krisarthak.in/>



# Communication strategy

Media coverage

Krisarthak portal



Krisarthak facebook page

Krisarthak Youtube channel



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## Financial advisory service for farmers at their doorsteps launched

**STAFF REPORTER**

GUWAHATI, Jan 10: With an aim to increase the inclusion of the farm community and encourage responsible use of financial services and products, the Assam Agribusiness and Rural Transformation Project (APART) launched 'Krisarthak', a personalised advisory service for the farmers, at the Assam Administrative Staff College here today.

"Along with education, Krisarthak will bring the financial advisory service at the doorstep of every farmer, using digital means. This personalised advisory service will help farmers in planning, managing and investing money to optimise their financial growth. The programme will also incorporate Farmers' Financial Health Survey and generate Financial Health card for households," a statement said.

The programme aims to reach the APART project beneficiaries in 24 districts of Assam and augment their inclusion in the available financial ecosystem during the year 2022 to 2024.

According to APART, this assignment will be implement-

ed by a consortium of partners namely the New Delhi-based Digital Empowerment Foundation (DEF) along with the Fair Climate Fund (FCF), the Indian Institute of Bank Management (IIBM) and the Council for Social and Digital Development (CSDD).

The pilot phase of Krisarthak will be implemented from January to March this year, where the ICT tools will be tested among 5000 Farmers in five districts of Assam. The final rollout is slated for May, 2023.

State project director of Assam Rural Infrastructure and Agricultural Services (ARIAS) Society Akash Deep, Ajai Nair, Senior Financial Sector Specialist of World Bank and other dignitaries were present in the launch event.

In his speech, Ajai Nair highlighted that Krisarthak will be a unique digital-based financial literacy programme in India as it will strive to provide financial education and counselling using digital tools and platforms.

Speaking on the occasion, Akash Deep said that Krisarthak will engage over 2.5 lakh farmers in a period of just two years.

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