



Krisarthak:

Enabling Farmers in Assam with Financial Education & Counseling Services digitally

Implementation Phase:
Cycle 1: May – July, 2023

Krisarthak: Enabling Farmers in Assam with Financial Education & Counseling Services digitally

Implementation Phase: Cycle 1 Report [May - July 2023]

@ 2023

The Krisarthak is an assignment for providing financial education and counseling (FEC) services digitally to the farm community across Assam during 2023-2024. The assignment is under APART, ARIAS Society, Govt. of Assam, supported by the World Bank.

Krisarthak is implemented by a consortium, led by the Digital Empowerment Foundation (DEF), with Fair Climate Fund (FCF), the Council for Social and Digital Development (CSDD), and the Indian Institute of Bank Management (IIBM) as the knowledge partner.



REPORT CONTENT

Introduction	4
Cycle 1 summary	5
Implementation	7
Cycle 1 Locations	8
The Stakeholders	9
The Team	10
Financial Education (FE) Delivery	11
Financial Counselling (FC) Delivery	14
The Key Challenges	17
The Learnings & Course Corrections	18
The Key Findings from the Cycle 1 Feedback Process	19
Feedback & Inputs from World Bank Incorporated	21
Visibility & Promotion	22

INTRODUCTION

The Krisarthak Financial Education and Counselling (FEC) assignment, is being implemented under APART, ARIAS Society, and supported by the World Bank. The final roll-out phase/ 1st cycle of the assignment was implemented in the month of May to July 2023 across twenty-two districts. The 1st cycle implemented the core FEC digital solutions, tools/platforms, and processes as per the findings and course corrections made during the Pilot phase.

The Objectives

1. To deploy 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 in a larger scale;
2. To test the FEC solutions (content and services) covering key financial products (savings, loan, pension, payment, and insurance) that are being delivered through digital tools/platforms as above in 21 districts with necessary course corrections as per pilot finding;
3. To observe the result of course correction in the processes, and methods in FEC services delivery to the farm community using human intermediaries (Bittiya Sahayaks) and ICT tools and platforms.



FEC (KRISARTHAK) CYCLE 1 IMPLEMENTATION SUMMARY [MAY – JULY 2023]

1ST CYCLE ACTIVITIES [MAY– JULY 2023]	OUTPUTS WITH NARRATIVE
Total Farmers reached out	47129
Total Farmers reached out with Text and Voice Messages (Bittiya Capsules) / SMS content delivered	31410
Total Farmers registered through Bittiya Sakhi Chatbot and Kobo App (for base phone users)	15719
Male Farmers registered	9223 (58.7%)
Female Farmers registered	6496 (41.3%)
Smartphone Users	13404 (85.3%)
Base phone users	2315 (14.7%)
Chatbot Registration	13404 farmers were registered in the Bittiya Sakhi Chatbot. These farmers accessed the Video content related to Financial Products and Services. Out of these 12170 (91%) farmers had completed all the modules during Cycle 1 and downloaded the Certificates.
Base phone Registration	2315 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. All 100 % of these numbers were delivered with SMS modules.
Districts covered:	21 districts were covered during Cycle 1
Bittiya Sahayaks / Financial Facilitators	176 Bittiya Sahayaks have been onboarded till Jul'23 and are actively engaged

1ST CYCLE ACTIVITIES [MAY– JULY 2023]	OUTPUTS WITH NARRATIVE
Value Chains covered	5 (Agri/Horti, Fishery, Handloom, Sericulture and Dairy)
Farmers Producers	112 FPCs were reached out to during this Cycle
Dairy Cooperative Societies (DCS) covered	447 Dairy farmers from 11 DCS have been registered during this phase.
Counselling queries received through Farmers Financial Health Survey (FFHS) and addressed	5918 farmers have filled up the FFHS form, out of which, we have completed the 1st level engagement with 3798 farmers via the Call Centre and the rest are under process. 72 Farmers received personalized counselling via Call Centre from the FEC Financial Experts.



CYCLE 1: IMPLEMENTATION ACTIVITIES

Duration	Activities	Tasks			
May to July	Preparing the districts	Networking with select FPC, DCS & APART official in Guwahati.	Networking with district stakeholders, Government departments & department of select Value chain	Networking with DEF existing resources in different districts and mobilizing them	
	Hiring	Hiring of zonal managers for Upper Assam, Cachar & Hailakandi, Middle Assam, Lower Assam	Hiring of new Bittiya Sahayaks under the zonal heads	Hiring of added manpower in the Guwahati office for HR and monitoring purposes	Onboarding New financial counsellors for financial counselling
	Training	Weekly online training of new Bittiya Sahayaks on how to conduct the workshop	Training of new manpower in Guwahati on Tools developed under Krisarthak	Data collection process training of Bittiya Sahayaks for FE and FC process	
	Implementation	Workshop calendar preparation and scheduling in all the districts by the Zonal head	Making necessary changes in the chatbot for effective implementation	Making necessary changes in the call center modules for effective implementation	Initiating Text and voice sms for mobilizing the farmers.
August – September	Reporting & analysis	Collecting the data from the field and analyzing	Preparing plans with necessary course corrections for final implementation	Building the management structure for better work distribution	Reporting the Final output and outcome

4. LOCATION COVERED DURING 1ST IMPLEMENTATION PHASE

The following districts were covered during the Cycle 1 of the implementation phase:

- | | |
|-------------------|------------------------|
| 1. Kamrup (Metro) | 12. Golaghat |
| 2. Kamrup (Rural) | 13. Cachar |
| 3. Nagaon | 14. West Karbi Anglong |
| 4. Marigaon | 15. Kokrajhar |
| 5. Baksa | 16. Dhemaji |
| 6. Barpeta | 17. Dhubri |
| 7. Nalbari | 18. Biswanath |
| 8. Sonitpur | 19. Jorhat |
| 9. Darrang | 20. Bongaigaon |
| 10. Sivasagar | 21. Goalpara |
| 11. Charaideo | |



Map not for scale

STAKEHOLDERS

The following stakeholders were engaged during the Cycle 1 phase.

**District Agriculture
office & ATMA team**

- They are important stakeholders who help us to engage with FPC members along with agency officials . They have also helped us in hiring process.

**Agencies - PWC,
ICCOA, GT**

- They are important stake holders and needed in collecting FPC details

Banks

- Bank officials have helped us in reviewing the FEC content and counselling tools along with the processess.

**Farmers Producer
Companies (FPCs)**

- The Board of directors of FPC & CEO of the FPC are key stakeholders especially during the mobilization phase

**Farmers Interest
Groups (FIGs)**

- The president and secretary of FIG are inportant in setting all communication with the farmers

WAMUL & DCS

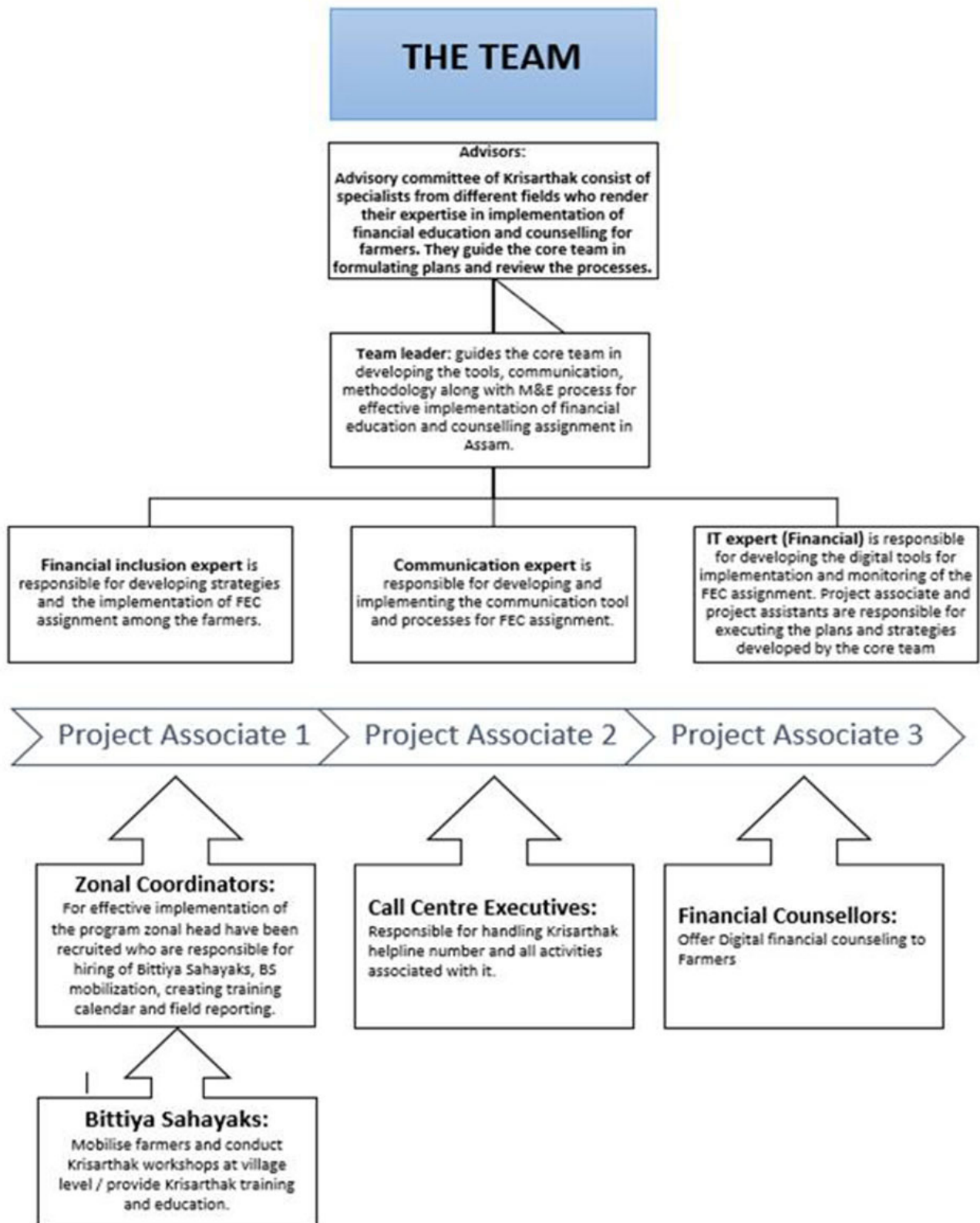
- WAMUL has been helping us connect with the DCS groups. In the block level the WAMUL Milk Procurement officers and President of DCS are the key stakeholders``

Gram Panchayat

- As part of extending financial literacy innitiative, team Krisarthak is also reaching out to the gram panchayats to mobilize the farmers in those villages which have APART beneficiaries

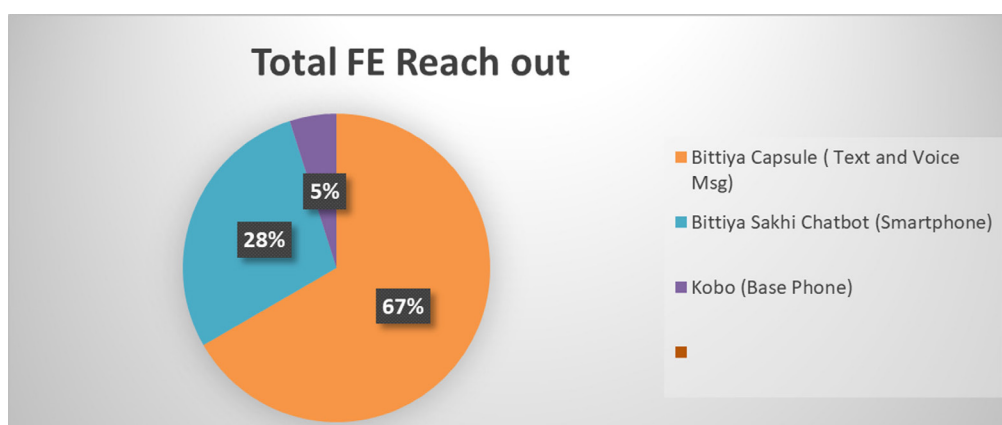


THE TEAM

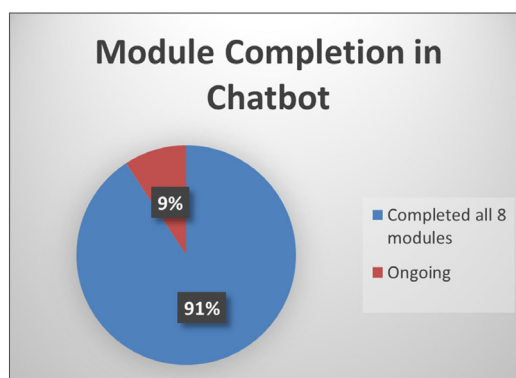
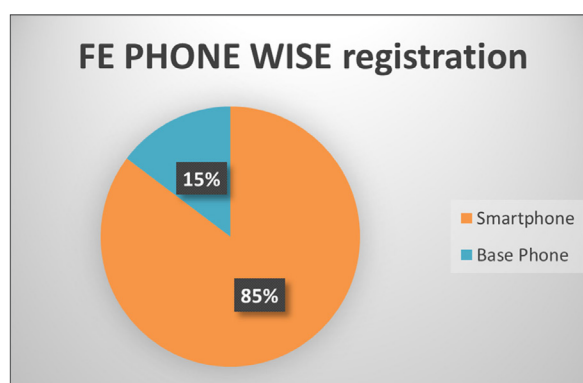
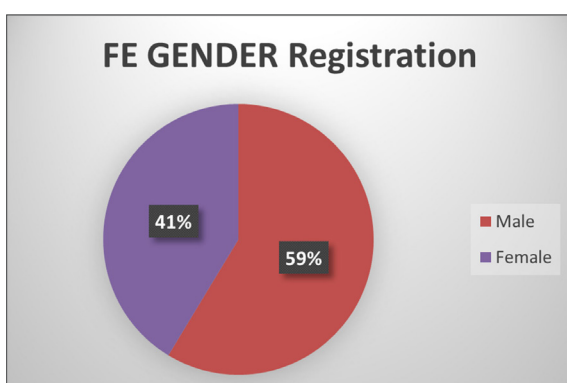


FINANCIAL EDUCATION (FE) DELIVERY

- i) **Farm Beneficiary engagement and response:** Cycle 1 (May – July 2023) reached out to 47129 farmers from 5 value chains. 15719 farmers were registered digitally in Chatbot and Kobo, out of which 41.3% are female and 58.7% are male farmers; and 85.3% are smartphone users and 14.7% are base phone users. Out of the 13404 smartphone users, 12710 have completed all the modules in the Bittiya Sakhi Chatbot with certification.

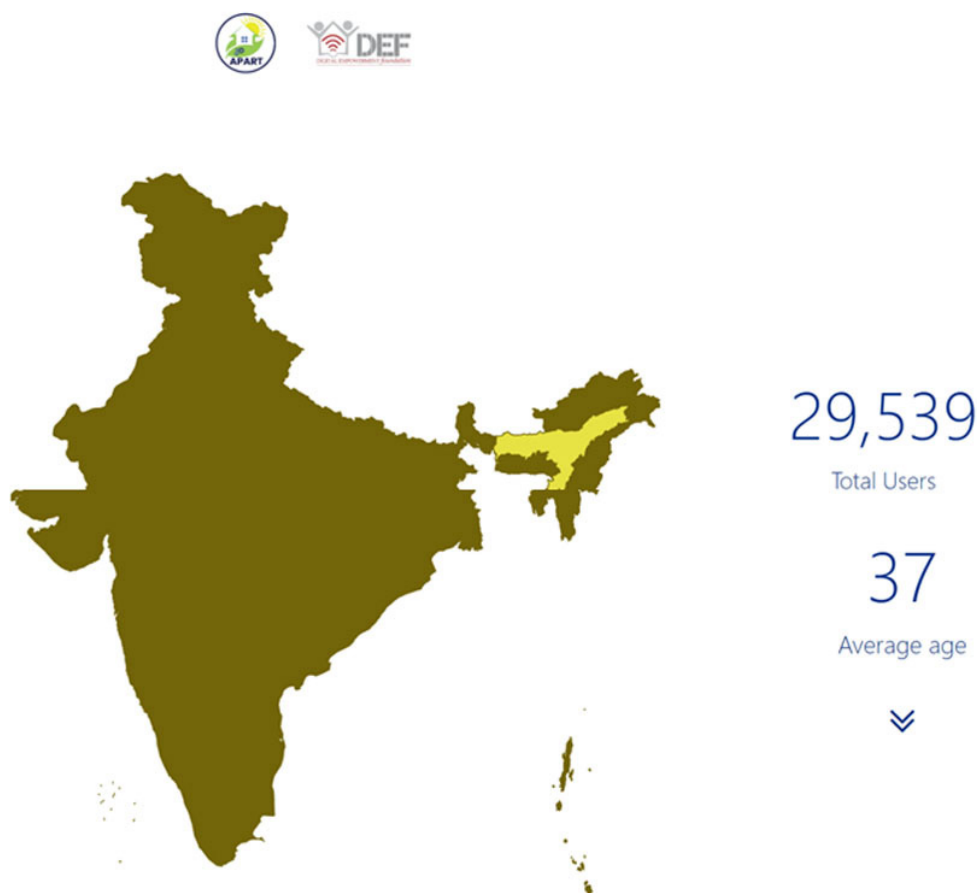
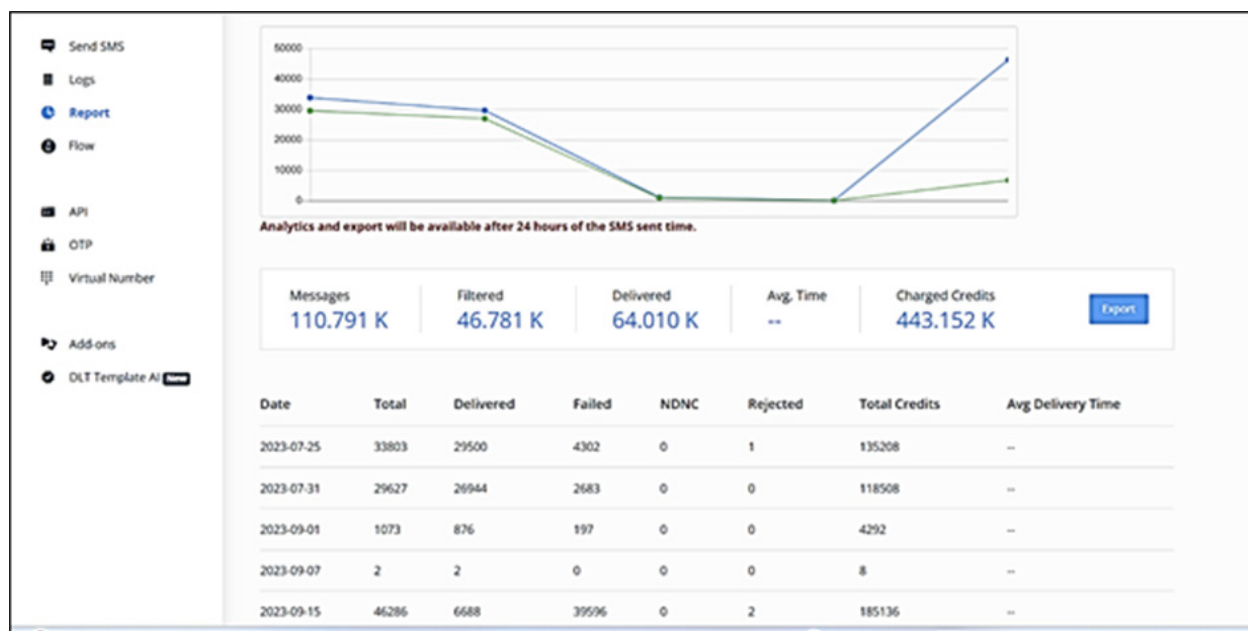


- ii) **Financial Education (FE) for Smartphone Users through Bittiya Sakhi Chatbot:** 13404 smartphone users have registered in the Bittiya Sakhi Chatbot in Cycle 1, out of which 12710 (94.8%) have completed all the 8 modules. The farmers received certificates on completion of the modules which they can download from the chatbot. The Call Centre number is displayed in the Chatbot for further assistance. 5918 farmers have filled up the Farmers Financial Health Survey Form, available in the Chatbot, for availing the Counselling Service.

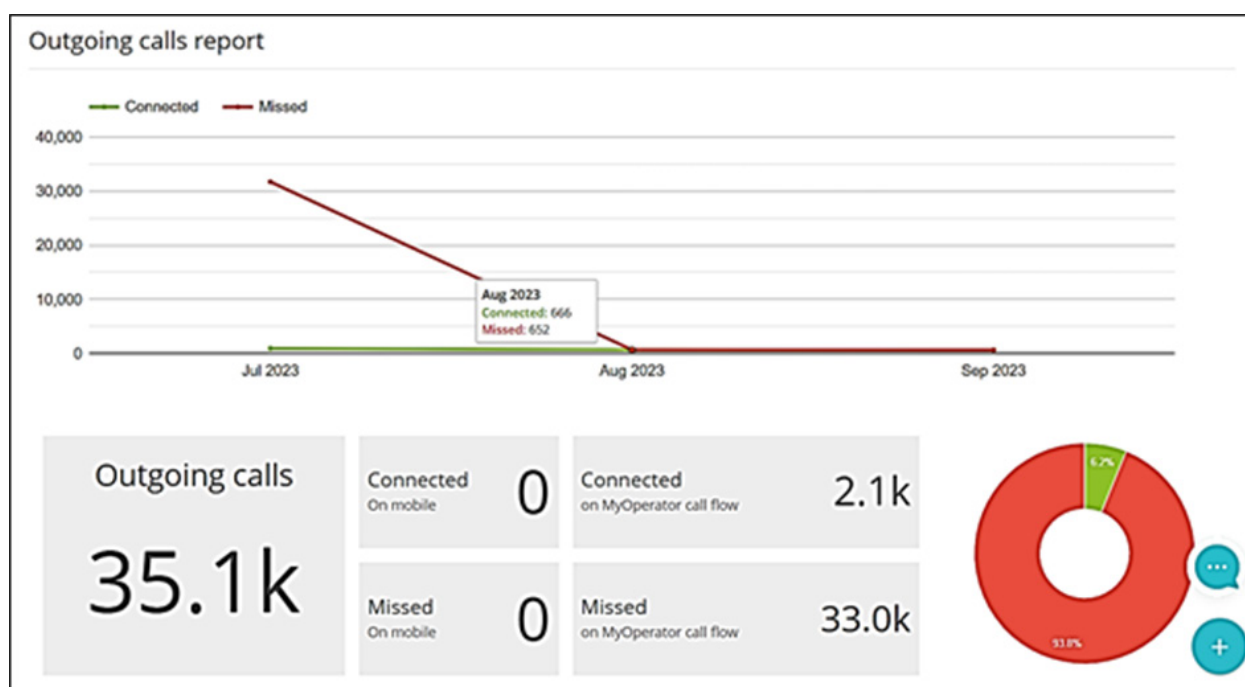


iii) Financial Education (FE) through Bittiya Capsule

The Cycle 1 (May – July 2023) Krisarthak reached out to **31410 unique phone numbers through SMS campaign (Bittiya Capsule)**. These numbers included both databases of OPIUs and the base phone users registered by the Bittiya Sahayaks on the ground. **In Cycle 1, a total of 11 lakh messages** were sent to these users covering all 8 modules.



- iv) **BittiyaSahayak (Financial Facilitator):** In the 1st cycle, the assignment onboarded 5 Zonal Heads and 176 Sahayaks. The hiring of the Sahayaks is an ongoing process. The primary role of the Zonal Heads involved selecting, hiring, training and monitoring the Bittiya Sahayaks. In this Cycle, the Sahayaks have mostly been hired from within the Farmer Producer Companies (FPCs) as an effort to build human resource, strengthen the FPCs and make Financial Education and Counselling sustainable. The Zonal Heads were also involved in networking with the different Stakeholders like the BODs of the FPCs, Government departments, APART officials and agencies, Bank officials etc of their respective districts.



- v) **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 a 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 a regular basis. 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.
- vi) **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.

- vii) **Use of FEC Krisarthak Call Centre – Bittiya Khetu:** A total of 320 calls have been received during Cycle 1. 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. 6644 farmers have been reached out to by the Krisarthak helpline. These were follow-up calls made to the Base Phone users. Call centre is helping the Base phone users to register in the Bittiya Sakhi Chatbot using the Smartphone available with any of the family members.

FINANCIAL COUNSELLING (FC) DELIVERY

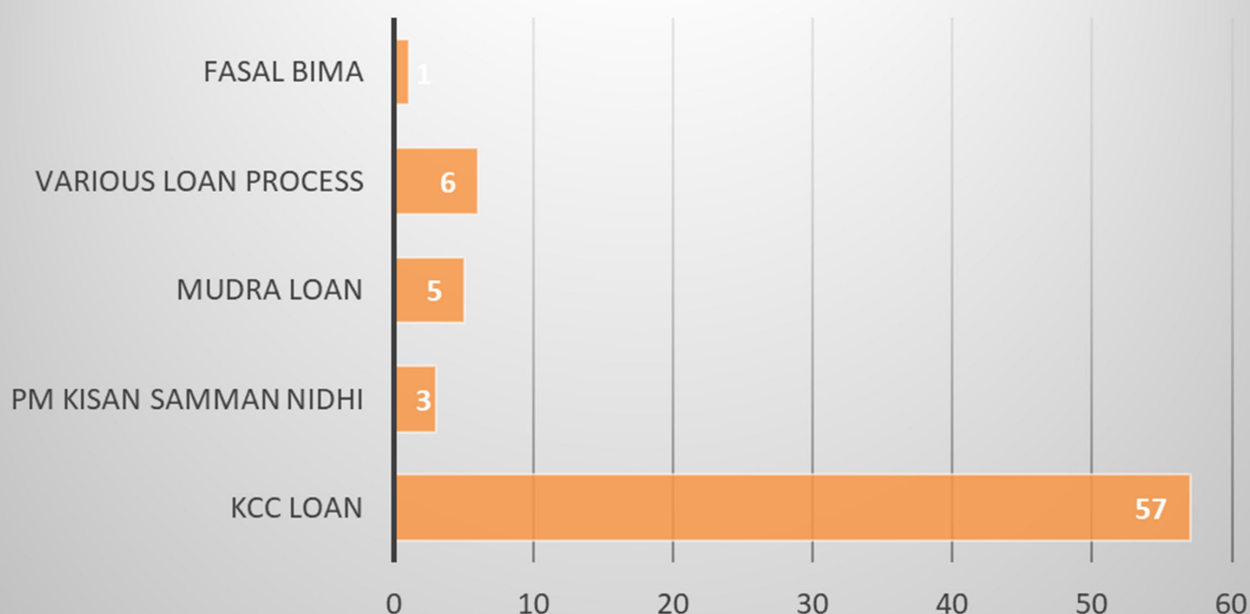
A farmer can avail of Counselling services by filling up the Farmers Financial Health Survey (FFHS) form which is available in the Chatbot. 5918 farmers have filled up the Farmers Financial Health Survey Form, in Cycle 1, out of which, we have completed the 1st level engagement with 3798 respondents via the Call Centre and the rest are under process. 30 Farmers have received personalized counselling via Call Centre from our Financial Experts.

The table below gives an overview of the counselling activities:

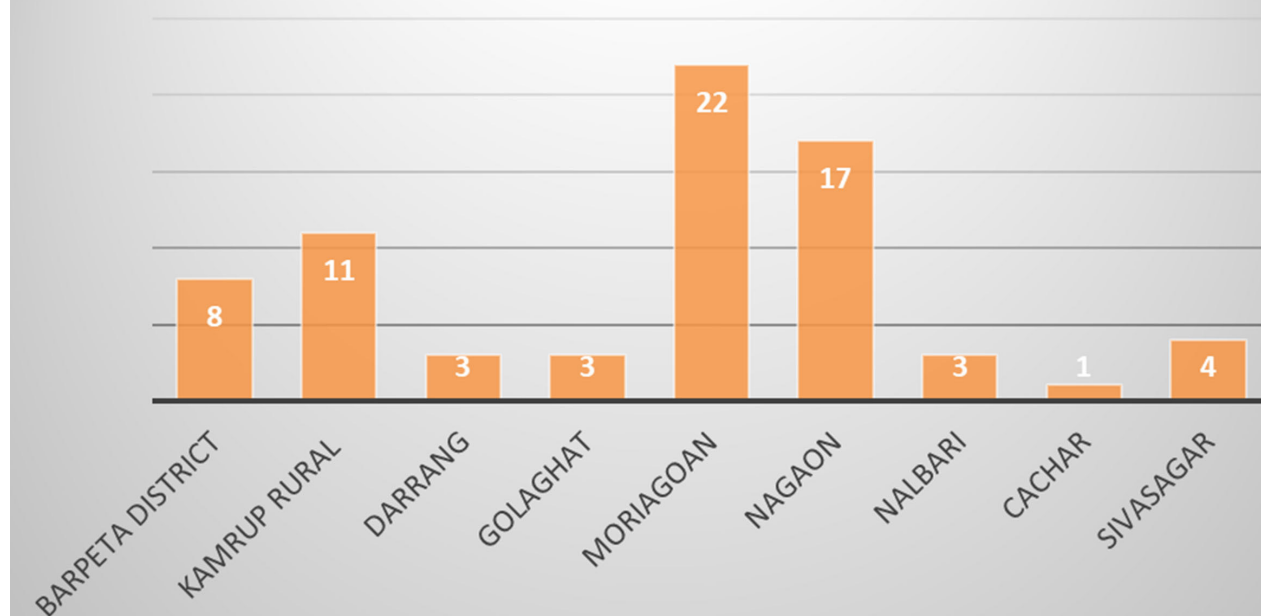
Query topics	No. of queries	Location	No. of queries location wise	Value chain	Gender		Status of query
KCC loan	57	Barpeta	8	Fishery	Male	Female	Resolved
PM Kisan Samman Nidhi ¹	3	Kamrup Rural	11	Sericulture/ Handloom	49	23	Resolved
Mudra Loan	5	Darrang	3	Dairy			Resolved
Various Loan Process	6	Golaghat	3	Agriculture			Resolved
Fasal Bima	1	Moriagoan	22				Resolved
		Nagaon	17				Resolved
		Nalbari	3				
		Cachar	1				
		Sivasagar	4				
Total Queries	72						72

¹ Pradhan Mantri Kisan Samman Nidhi is a central sector scheme initiative by the government of India that give farmers up to INR 6,000 per year as minimum income support.

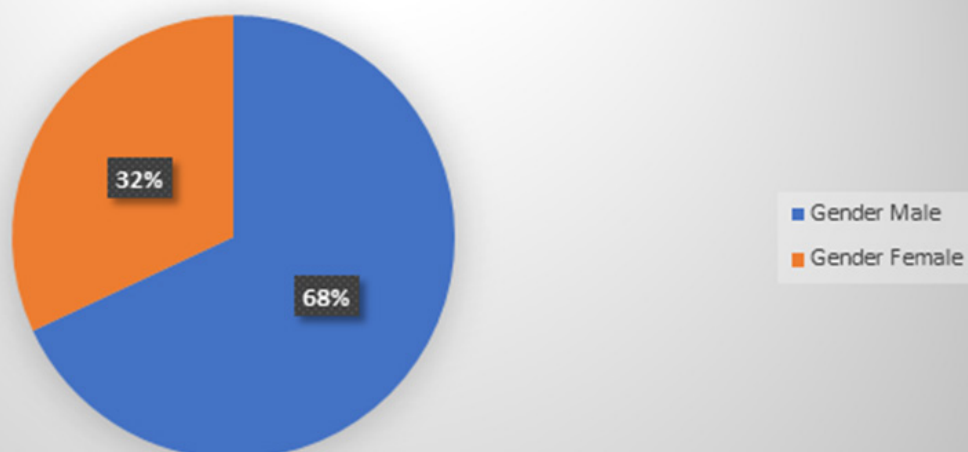
No. of queries



No. of queries location wise



Genderwise counselling data



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 maximum around 5 farmers, which caused delay in the registration process.
- ii) **Absence of workable smartphone:** Some users had outdated smartphone which were not functioning properly.
- iii) **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.
- iv) **Natural Calamities:** Incessant rains and floods hindered fieldwork in the beginning of this Cycle.
- v) **People turning up with no phone:** Even after repeated intimation about workshop many farmers still came without any phone.
- vi) **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.
- vii) **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.
- viii) **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.
- ix) **Wrong information input in the registration process** resulted in collection of some data that could not be analysed properly.
- x) **Women users:** Women who are not educated but have smartphone are not comfortable using smartphones for FEC purposes.
- xi) **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.
- xii) **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.

THE LEARNINGS AND COURSE CORRECTIONS

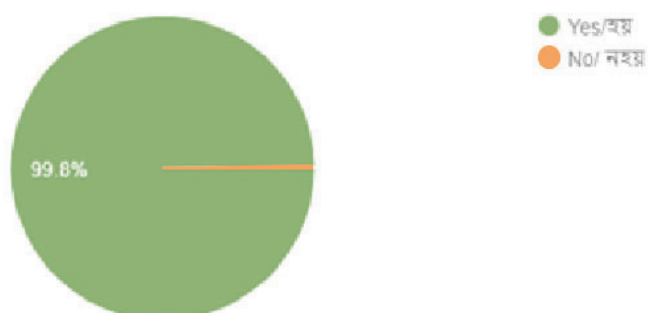
- i) **Emphasis on Smartphone:** It was seen in the pilot that though most of the farmers had smartphones in their households yet they came to the Krisarthak workshops with their base phones which hindered the digital education process. Therefore, in Cycle 1, the Sahayaks were told categorically to encourage the farmers, during mobilisation, to bring their Smartphones.
- ii) **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, the team had to change the reach out plan. Now the Sahayaks engage the farmers in small groups according to their convenient timings.
- iii) **Hiring of Sahayaks from within the FPCs:** Hiring of Bittiya Sahayaks from within the FPCs helped the team in mobilising the farmers and scale up the 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
- iv) **Farmers Feedbacks:** It was seen that Farmers were not at all keen to attend a 2nd Workshop for the Feedback sessions. This made us change our process. Therefore, the team incorporated a feedback form in the Chatbot which the Farmers filled up on completion of the modules.
- v) **Counselling process:** The personalised counselling process by the Financial Experts via the Call Centre is a time-consuming process. The Krisarthak team will re-strategize the entire process to scale it up and make it more effective

KEY FINDINGS FROM THE CYCLE 1 FEEDBACK PROCESS

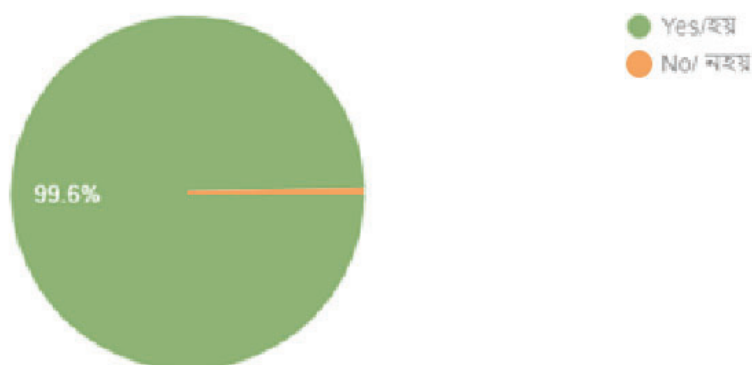
The Cycle 1 undertook feedback responses from the farm beneficiaries on the efficacy of the FEC services. This feedback was taken from the smartphone based chatbot users through the feedback form embedded in the Chatbot at the end of the modules (with only few questions for response). The total responses received through feedback for cycle 1 was 9395.

i) Was BittiyaSahayak able to explain about Krisarthak program properly?

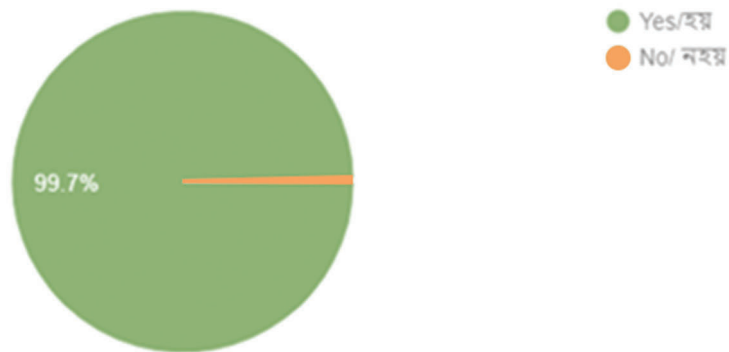
9,395 responses



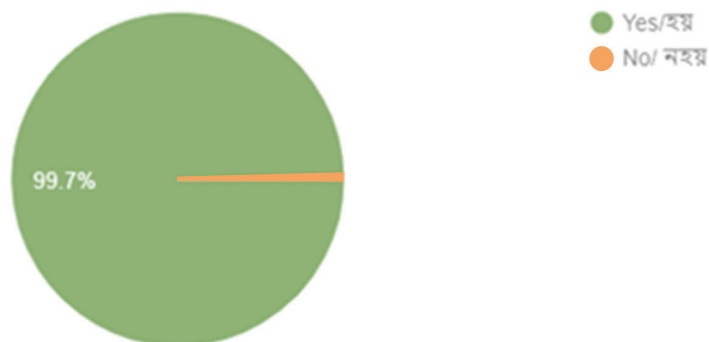
ii) Was the chatbot easy to use?



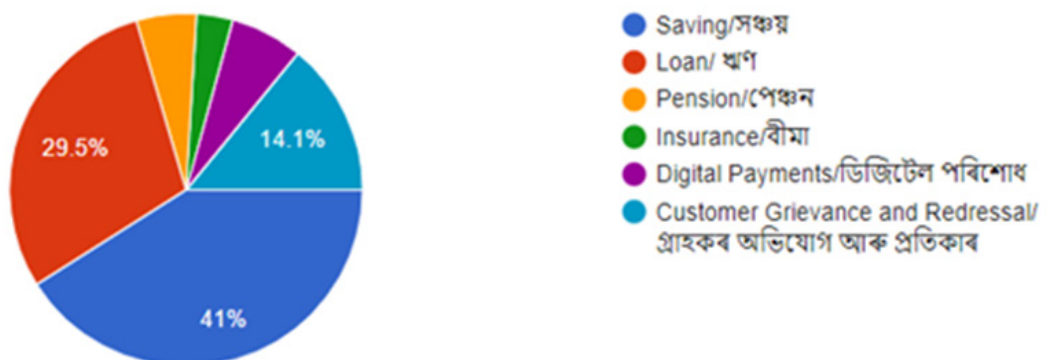
iii) Do you think the information given in the chatbot was easy to understand?



iv) Do you think information given in the chatbot on Loan, Savings, Pension, Insurance, Digital payments and Grievance redressal is useful and will help you in future?



v) For which module, do you think you need more information?



FEEDBACK & INPUTS FROM WORLD BANK INCORPORATED

APART MINUTE OF THE MEETING WITH WORLD BANK - 26/07/23	
Suggestions / inputs	Responses
FFHS form needs to be revised with questions that can tap information related to a farmer's current investment status, if they have KCC or any other loan, if they have enrolled in any govt. schemes etc.	This will be revised and modified accordingly to capture the essentials from the field for focused counselling. The experts from IIBM and ex-bankers and counsellors will be engaged in the process.
Counselling can offer farmers a financial budget report with a plan on how they can utilise their current surplus or income judiciously in various FD/recurring/insurance or pension schemes.	This is a welcome idea and the team will test and deploy this method for providing personalised report-based counselling service.
If possible, counselling should also direct farmers to existing institutions such as NBFC or Business correspondents near them.	This has been discussed with the APART team as well and will be rolled out and incorporated in the Cycle 2 phase (August – October). Linking this with the APART XAMAHAR initiative is one of the viable options.
The Bittiya Sahayaks should be told that they must inform the farmers that all information taken in the FEC process is treated with confidentiality. Bittiya Sahayaks are also trained on confidentiality norms of the data collected.	The FEC team is very much conscious of the data protection and privacy of the farmers during the assignment delivery. Data captured are being taken with consent from the farmers and stored digitally in safe mode without sharing with any third party. Sahayaks are informed and trained in the process.
Sahayaks should also properly inform farmers about the utility of the counselling for better engagement of the users.	This is being trained and counselled to the Sahayaks and encouraged to push the need and importance of counselling to address their various concerns and requirements for better budget and wealth management.

VISIBILITY AND PROMOTION

- i) **Digital Platforms:** Krisarthak portal, YouTube channel and Facebook Page (meta) has been used to disseminate information on financial education and counselling. These platforms have been valuable tool for engaging farmers
- ii) **Local Media houses:** Newspaper articles and advertisements have been placed in popular print media as part of the IEC activity.
- iii) **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.
- iv) **Radio Show:** Krisarthak team is producing to air a 7-episode radio show For All India Radio, on important financial schemes of Government of India as a value addition initiative for the learners. Experts from Nodal departments of various schemes such as PMFBY, PMKISAM, PMFME and ex-banking officials are being identified and onboarded for the show for spreading awareness. This will be aired during Cycle 2 (August – October).
- v) **Collaboration with institutions** such as SFURTI, IIE & IIBM who are also working with Farm community for attaining wider focus and acceptance among farmers in coming time.



- vi) **Efforts to sign MOU with foremost regional banks** such as Assam Gramin Vikas Bank for enhancing the use of Bittiya Sakhi chatbot by farmers and its use in Bank's financial literacy camps.
- vii) **Miking and Pamphlet distribution** – In some blocks Krisarthak has also initiated the miking and pamphlet distribution for building awareness among the program.

Communication strategy



Collateral Display



The Krisarthak is an assignment for providing financial education and counselling (FEC) services digitally to the farm community across Assam during 2023-2024. The assignment is under APART, ARIAS Society, Govt. of Assam, supported by the World Bank. It is implemented by a consortium, led by the Digital Empowerment Foundation (DEF), with Fair Climate Fund (FCF), the Council for Social and Digital Development (CSDD), the other partners, and the Indian Institute of Bank Management (IIBM) as the knowledge partner.



Take your first
step towards
financial
emancipation.
Join the Bittiya
Sakhi chatbot
now!

