For ages, “Jai Kisan, Jai Jawan” has been a popular slogan that every person in this country remembers. This reminds us that our farmers are engaged in work as critical as our soldiers. Like soldiers who safeguard our borders against external aggression, farmers safeguard our nation against food scarcity. A well-fed nation with a high level of nutrition is a boon that our farmers offer us. As such, it is understandable that the growth of the farm community in terms of financial status and wellbeing is crucial for our country. Yet it is this section of society that remains least served by the banking sector due to various reasons. In the current budget of Assam, it was seen that the credit deposit ratio of Assam still remains lower than the national average. Since 70% of the population in Assam is engaged in the agriculture sector and allied activities, it is clear that it is mostly the farm community that is not participating in the formal banking sector. This lack of participation is also due to a lack of awareness about the various banking products and services that are available in the market. Understanding this gap between financial inclusion and the farm community, the Government of Assam, through the Assam Rural Infrastructure and Agricultural Services (ARIAS) Society, launched a programme on financial education and counselling named Krisarthak. Krisarthak, as a component of the Assam Agribusiness and Rural Transformation Project (APART), focuses on delivering financial literacy and counselling to the farm community in Assam with the use of digital and ICT tools. Krisarthak was formally launched in January 2023, and so far, it has already mobilised and engaged over 50,000 farmers across 16 districts of Assam. It aims to leverage the increasing accessibility of ICT devices and the growing affordability of internet connections to extend financial literacy and counselling to 2,50,000 farmers across Assam by the end of 2024. The financial education under Krisarthak is made available to the masses with the help of a chatbot named Bittiya Sakhi. This chatbot offers a self-paced e-learning module containing information on current financial products and services. Content includes animated and infographic videos made in the local language for ease of understanding among the farm community. Krisarthak also offers a dedicated call centre to the farmers, where they can connect for quick query resolution and offer their

feedback or suggestions. Using the toll-free helpline number, farmers can directly engage with financial counsellors to seek advice on all financial products and services. On the ground, more than 300 members have been onboarded across Assam to work as resource persons who are helping farmers get acquainted with the chatbot and its usage. Further, to keep farmers updated about the latest government schemes and program activities, Krisarthak has also created a Facebook page and website. Krisarthak strives to provide relevant financial literacy content to farmers and acquaint them with the workings of formal financial institutions. In the long run, Krisarthak aims to build a community where every individual is able to participate in the formal financial system of Assam and contribute to the nation’s economic growth.