



Department of Agriculture  
Government of West Bengal

**KRISHAK BANDHU**



A Scheme to ensure Pre-production assured income for farmers of WB and income protection support to farm families

Agriculture is the main source of livelihood of about **70% of the population** of West Bengal.

There are about **72 lakh farm families**. **96%** of them belong to the **small and marginal category**.



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## Problem to be solved

- Limited access of farmers to farm credit
- Exploitation of farmers by money-lenders
- Uncertainty of income from cultivation
- In case of untimely death of the farmer, the entire farm family comes under deep distress because of livelihood uncertainty

## Solution

- Financial assistance to farmers in the pre-production stage to ensure easy availability of farm credit.
- Provide one time financial grant to the farm family to minimize their distress, in case of untimely death of the farmer.
- Digital database of farmers through direct enrollment by digitally enabled process using Mobile App and Web Portal
- Ensure quick delivery of benefits to farmers in a transparent manner.





## KRISHAK BANDHU Scheme LAUNCHED on 31<sup>st</sup> December 2018

### Scheme components



#### Assured Income Component:

##### Outline:

Financial assistance of Rs. 10,000/ Year to farmers having one Acre or more of cultivable land and proportionate with landholding to others subject to minimum assistance of Rs. 4,000. Assistance in two equal instalments (Kharif & Rabi)

##### Purpose:

To ensure easy availability of farm credit in the pre-production stage for agriculture purpose

##### Eligibility:

All farmers owning cultivable land.  
Recorded Share-croppers (*Bhagchasi*)



#### Death Benefit Component:

##### Outline:

In the event of death of a farmer within age group of 18 to 60 years, the family of the deceased gets one time grant of Rs. 2,00,000.

##### Purpose:

To ensure sustenance of the farm family and alternative income support.

##### Eligibility:

All farm families including those of recorded Share-croppers (*Bhagchashi*).

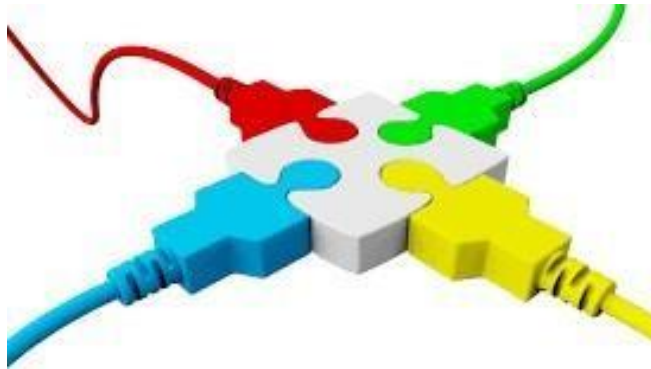


## Stakeholder and Beneficiary departments

1. Agriculture
2. L&LR (Land and land reform)
3. Finance
4. Co-Operation (Cooperative bank)
5. Disaster management and Civil defence
6. Food and Supplies



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**Multi-Department seamless  
digital coordination**

- **100% Digitally managed process**
- **Zero paperwork after farmer's application**
- **Fast and transparent implementation**

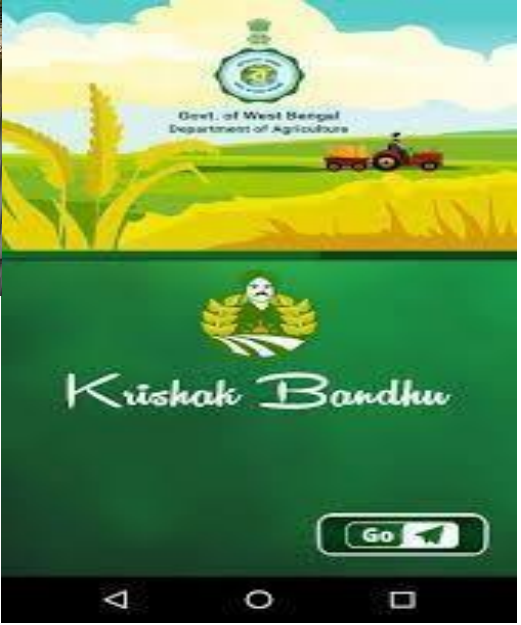


# Implementation workflow - Awareness



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## Bellow the line - Rural field promotion



## Above the line - Mass media

- Banner
- Poster
- Standee
- Leaflet
- Registration desk



Newspaper advt.



Radio





# Implementation workflow - ICT Based process control



2

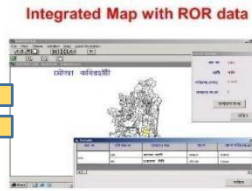


Complete Application digitization at Poral

3



KB Application Cloud Database



L&LR Database Digital Validation

4



2 Layer Digital Verification and Approval at Block level and District level

6



Regular Data Update and new registration

5



State Co-Op Bank Bank Account Verification



DBT to Farmers Account

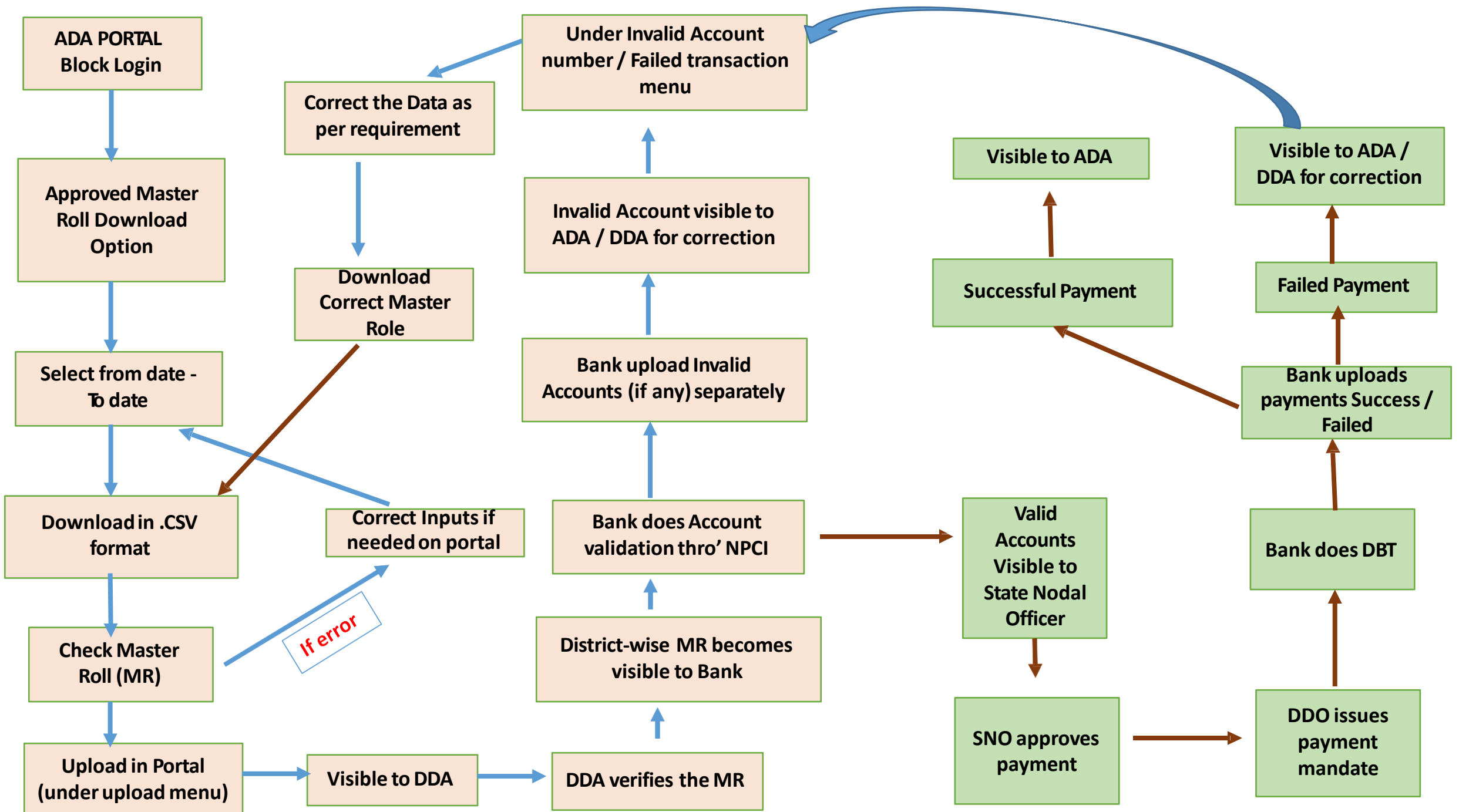


Approved database

1 Registration Desk

- Applicant assistance
- Document check
- Pre-Registration App-Acknowledgement ID
- Photo capture







## Implementation workflow – Beneficiary alert over SMS

1

Confirmation of successful Registration



2

Alert for Data verification/ Update



3

Confirmation of Successful DBT once payment done





## Pre-Deployment Challenges

- No verified farmer database
- No mechanism for verification of land-holdings of individual farmers
- Huge task of covering all eligible farmers but shortage of field staff
- Paucity of time as the scheme was launched in the middle of the Rabi 2018-19 season
- Many farmers did not have functional bank accounts.

## Post Deployment Scenario

- Krishak Bandhu Portal and Mobile App
- End to end digital process
- More than 7 Million farmers enrolled
- Farmers now receive progress update SMS
- Farmers have got assistance and are able to exercise their choice in buying quality inputs for agriculture
- Verified databank has facilitated implementation of farmer centric govt. programmes
- More transparency in implementation of schemes.

# Dashboard Figure



Registered Farmers: **77,00,000+**

Season	Beneficiary	Amount disbursed (in crore Rs.)
Rabi 2018-19	38,00,000	601
Kharif 2019	44,00,000	677
Rabi 2019-20	44,00,000	677
Kharif 2020	46,00,000	693
Rabi 2020-21	58,00,000	730
<b>Kharif 2021</b>	<b>61,82,435+</b>	<b>1816</b>



## Benefits to Farmers and various Govt. Departments



### Farmers




1. **Easy access to Farm Credit** in Pre-Production stage for input purchase
2. Saved from exploitation by local moneylender
3. Able to **exercise own choice** in procuring agricultural inputs
4. Improved banking practices
5. Govt. verified and **unique Krishak Bandhu ID** for getting other Govt. assistances

### Agriculture and other Departments



1. Single verified database of all farmers of the State
2. Faster and transparent public service
3. Bringing maximum farmers under **Financial inclusion**
4. Boost to **Kissan Credit Card**
5. Facilitation of **Crop Insurance** to maximum farmers
6. Critical support to Food Department for **Paddy procurement**
7. Critical support to Disaster Mgmt. for **Disaster support**



## New Ideas being explored

1. Chat Bot based registration
2. More data security measures - including auto log out, IP trailing and 2 step login (OTP + Password) for all Govt. roles
3. EOD activity report by automated email for all Govt. roles
4. State LG/ LR Directory – To be used by all Ag projects, as well as can be used by all State Gov. Departments with API
5. Archived Data – Readily available Data/ Report for Govt. hierarchy for previous years
6. KB Dashboard – Infographic Data representation



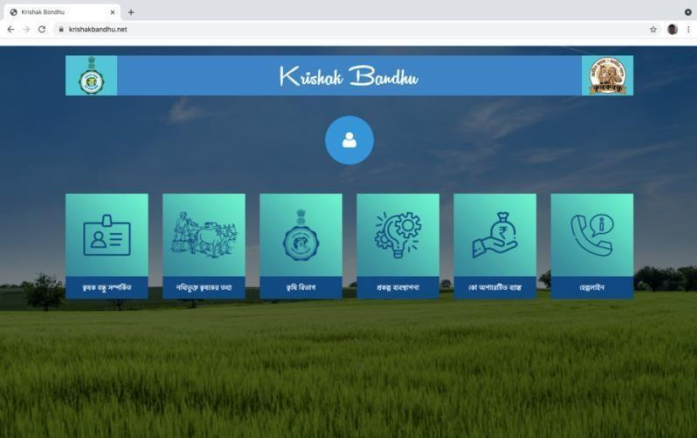


### User access Portal

Click on [matirkatha.net](http://matirkatha.net)  
Then click on “Krishak Bandhu”

Or visit

[www.krishakbndhu.net](http://www.krishakbndhu.net)



# THANK YOU

**Project Managed and Developed by**

