



**TECNIA INSTITUTE OF ADVANCED STUDIES**  
**GRADE "A" INSTITUTE**

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**UNNAT BHARAT ABHIYAN 2.0 (UBA Cell)**

शिक्षित भारत-स्वस्थ भारत- स्वच्छ भारत- स्वावलंबी भारत- संपन्न भारत  
 (A movement for progressive India)

A flagship programme of Ministry of Education, Government of India



**Report on Household Access to Financial Services: Bank Accounts, Insurance, and Kisan Credit Card  
 for organic farming**

<b>Title of Activity</b>	Household Access to Financial Services: Bank Accounts, Insurance, and Kisan Credit Card for organic farming
<b>Activity Type</b>	Outreach Activity
<b>Values</b>	<ul style="list-style-type: none"> <li>• Financial Inclusion</li> <li>• Risk Mitigation</li> <li>• Income Stability</li> <li>• Agricultural Investment</li> <li>• Sustainable Farming</li> </ul>
<b>Objectives</b>	<ul style="list-style-type: none"> <li>• To assess the current status of household access to bank accounts in rural areas for effective financial management.</li> <li>• To evaluate the awareness and uptake of insurance products among farmers to mitigate risks associated with agricultural practices.</li> <li>• To promote the benefits of Kisan Credit Cards as a financial tool for enhancing investment in organic farming.</li> <li>• To identify barriers to accessing financial services and recommend strategies for improving financial inclusion in rural households.</li> <li>• To enhance financial literacy among farmers, empowering them to make informed decisions regarding financial products and services</li> </ul>

<b>Learning Outcomes</b>	<ul style="list-style-type: none"> <li>• Understanding the importance of bank accounts in managing personal and agricultural finances effectively.</li> <li>• Recognizing the role of insurance in safeguarding against agricultural risks and uncertainties.</li> <li>• Identifying the benefits of Kisan Credit Cards in facilitating access to credit for organic farming investments.</li> <li>• Gaining insights into barriers faced by rural households in accessing financial services and potential solutions.</li> <li>• Developing financial literacy skills to make informed decisions about financial products and services.</li> </ul>
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<b>Organized by</b>	Unnat Bharat Abhiyan Cell
<b>Program Theme*:</b>	"Empowering Households through Financial Inclusion"
<b>Date*</b>	18-12-2022
<b>Time*</b>	11:00 am onwards
<b>Venue</b>	Bhalswa Dairy Village
<b>External Expert / Internal Expert</b>	Dr. Rajnesh Kumar Pandey
<b>No. of Students*</b> (only no. to be written, list in excel or word should be maintain at department level as proof for any further requirement)	23
<b>No. of Faculty*</b> (only no. to be written, list in excel or word should be maintain at department level as proof for any further requirement)	1
<b>No. of External Participants (students + faculty)</b> [write NA if not applicable]	NA

Poster/Flyer/Notice\*

उन्नत भारत अभियान  
UNNAT BHARAT ABHIYAN  
विश्वीय मंडल-अनुभव मंडल-अनुभव मंडल-अनुभव मंडल-अनुभव मंडल

TECNIA  
INSTITUTE OF ADVANCED STUDIES  
GRACE 'A' INSTITUTE  
DELHI, INDIA

Unnat Bharat Abhiyan  
Cell

Organizing  
Outreach Activity  
on  
**Household Access to Financial  
Services: Bank Accounts,  
Insurance, and Kisan Credit  
Card for organic farming**

18 December, 2022 | VENUE: BHALSWA DAIRY VILLAGE | 11:00 AM ONWARDS

Incharge: Dr. Rajnesh Kumar Pandey

Photograph



"Empowering Farmers: Enhancing Access to Financial Services for Sustainable Organic Farming."

Report:

On December 18, 2022, students from TIAS (Tecnia Institute of Advanced Studies) conducted an outreach program in **Bhalswa Dairy Village** under the **Unnat Bharat Abhiyan** initiative. The focus of this report was to assess **household access to financial services** such as bank accounts, insurance, and Kisan Credit Cards, particularly concerning **organic farming** practices. Recognizing that financial inclusion is critical for rural development, the study aimed to evaluate how well the villagers are integrated into the formal banking system and how these financial services support their agricultural activities.

The outreach team surveyed 50 households to understand the status of financial literacy and the accessibility of banking services. This included evaluating the availability of bank accounts, the extent of insurance coverage among farmers, and the uptake of Kisan Credit Cards, which are specifically designed to meet the credit needs of farmers. Additionally, the program aimed to promote awareness about the benefits of financial products tailored for agricultural development, emphasizing organic farming's sustainability and profitability.

The findings from the outreach program in Bhalswa Dairy revealed critical insights into the financial landscape of the village. Many households possessed bank accounts, yet a significant portion remained unbanked or under banked, lacking access to essential financial services. The awareness and adoption of insurance products were notably low, exposing farmers to risks associated with crop failures and unforeseen events. Furthermore, the uptake of Kisan Credit Cards was limited, restricting the financial flexibility necessary for investing in organic farming practices.

Overall, enhancing access to financial services is vital for promoting sustainable agricultural practices in rural areas. The outreach program underscored the need for targeted interventions to improve financial literacy, expand the availability of banking services, and encourage the adoption of insurance products and credit facilities. By addressing these gaps, Bhalswa Dairy

	Village can pave the way for a more resilient and prosperous agricultural economy. The students' efforts will contribute to fostering a financially inclusive environment, ultimately supporting the vision of Unnat Bharat Abhiyan for rural development.
Resource Person Profile	NA
Report Submitted by	Dr. Rajnesh Kumar Pandey
Attendance Sheet	<i>Attached at the end of Report</i>
Feedback	<i>Sample feedback Attached at the end of Report</i>
Signature of Event Coordinator	
For Office Use	

#### List of participants

S.No	Enrollment	Name	Course
1.	04017002420	Jai Vijhani	BAJMC
2.	04617002420	Kritika Bhoj	BAJMC
3.	05921302420	Nancy Sharma	BAJMC
4.	06717002420	Ranveer Singh Alhuwalia	BAJMC
5.	07521302420	Sachin Solanki	BAJMC
6.	08117002420	Sarthak Kothari	BAJMC
7.	50517002420	Sonal Kwatra	BAJMC
8.	04917002021	Aayushman Arya	BCA
9.	05121302421	Jainavni	BAJMC
10.	15117002421	Bhavya Arora	BAJMC
11.	07517001721	Kanishka	BBA
12.	08421302421	Keshav Aggarwal	BAJMC
13.	01821302421	Mahek Sancheti	BAJMC
14.	14517001721	Mayank Bhadana	BBA

15.	02421302421	Nidhi Shukla	BAJMC
16.	09221302421	Nitya Agnihotri	BAJMC
17.	04517001721	Prabhnoor Singh	BBA
18.	09317001721	Prashant Kumar	BBA
19.	06517002421	Prashant Kumar Choudhary	BAJMC
20.	04717001721	Rahul Choudhary	BBA
21.	03421302421	Shivang Misra	BAJMC
22.	04921302421	Sidharth Chadha	BAJMC
23.	35717002421	Simran Arora	BAJMC

