

# HAPPY, APP(Y) FARMING

**SANDEEP  
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**T**ECHNOLOGY has permeated every aspect of our lives today. On the economic front, technology is a great enabler and is instrumental in enhancing efficiency and productivity across sectors. The agriculture industry is one major beneficiary of technological interventions, from genetic engineering to mechanised farm equipment and transportation to scientific storage of agricultural products, technology plays an important role in the sector. Dynamic growth and development in mobile technology, both in terms of network coverage and software and hardware capabilities, has further opened up huge scope and opportunity for the use of mobile apps in the dissemination of critical information and also in delivering a host of agri related services to the farmers.

The dissemination of news and information related to market sentiments and prevailing prices through mobile apps has effectively empowered farmers to make informed decisions and maximise their profits. Other mobile app services like weather updates and forecasts, sector related news and information, agricultural best practices, crop and soil management techniques, to name but a few, are also delivering a positive impact on agricultural practices across the country. The large scale proliferation of mobile telephony has also resulted in the emergence of mobile applications as the principle source through

which news and information is consumed. Thus, mobile apps have emerged as an important medium through which information about the various available government schemes, subsidy and services in the agricultural sector is communicated to the farmers on the ground.

With access to updated weather forecasts available to the farmers, they can now plan their activities such as sowing and pruning to time them with the ideal weather condition. Also, spraying of fertilisers, pest and weed control can also be planned in accordance to the rains to avoid run off. This ability by farmers to plan and execute their action for maximum impact can help maximise labour input on the one hand and enhance crop productivity on the other. Consequently, access to the right information at the right time for farmers can be truly uplifting as they can afford to draw maximum output for

their efforts and increase their production for better income and way of life.

Another important feature of most agriculture focused mobile apps is the direct linkage with *mandis* or market places to give live updates on pricing of commodities. With access to relevant news on commodity stocks and pricing in mandis and other market places, farmers can now choose when to hold stock or sell to the market to maximise their profit. Not only that, mobile applications can also provide an appropriate platform for all stake holders to engage in discussions to find solutions to issues affecting the sector or for the general upliftment of the sector.

Infact, there are few apps that venture into providing the much needed agricultural financing. Nothing is more critical to a marginal farmer — which is a majority in India — than quick and convenient access to farm loans when needed. Today,

there are apps in the market backed by well-known RBI regulated non-banking finance company (NBFC) that provide agriculture financing to farmers against a diversified basket of agricultural commodities, purely based on commodity as collateral, and irrespective of the balance sheet of the borrower.

**T**hese apps are driven by the philosophy that disbursement of finance should happen quickly, efficiently and with limited paperwork. The primary understanding is that timing forms the ultimate essence and at times, the farmers need money at a short notice. If all documents are complete and in order, the promoters of these apps can disburse the finance in just 24 hours.

With mobile phones coming loaded with an array of high-end features like

GPS, gyroscope, ambient and light sensors, the distinct possibility that any new innovation and technological breakthrough will translate into additional feature for mobile phone, there is a lot of scope for the development of innovative application of these features in agri-focused applications. While some mobile phone features such as GPS technology have been commonly used in mobile apps that are currently available other features of the mobile phone offer an exciting opportunity for further innovation and path-breaking deployment in the agriculture industry.

With mobile and internet penetration in the country growing rapidly and the government giving a digital push with initiatives such as 'Digital India' to transform the country into knowledge based digital economy, it is expected that the agricultural sector will receive a tremendous boost in the coming future.



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## Happy, App(y) farming

By Sandeep Sabharwal , Tuesday, 21 November 2017

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The dissemination of news and information related to market sentiments and prevailing prices through mobile apps has effectively empowered farmers to make informed decisions and maximise their profits. Other mobile app services like weather updates and forecasts, sector related news and information, agricultural best practices, crop and soil management techniques, to name but a few, are also delivering a positive impact on agricultural practices across the country. The large scale proliferation of mobile telephony has also resulted in the emergence of mobile applications as the principle source through which news and information is consumed. Thus, mobile apps have emerged as an important medium through which information about the various available government schemes, subsidy and services in the agricultural sector is communicated to the farmers on the ground.

With access to updated weather forecasts available to the farmers, they can now plan their activities such as sowing and pruning to time them with the ideal weather condition. Also, spraying of fertilisers, pest and weed control can also be planned in accordance to the rains to avoid run off. This ability by farmers to plan and execute their action for maximum impact can help maximise labour input on the one hand and enhance crop productivity on the other. Consequently, access to the right information at the right time for farmers can be truly uplifting as they can afford to draw maximum output for their efforts and increase their production for better income and way of life.

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Infact, there are few apps that venture into providing the much needed agricultural financing. Nothing is more critical to a marginal farmer — which is a majority in India — than quick and convenient access to farm loans when needed. Today, there are apps in the market backed by well-known RBI regulated non-banking finance company (NBFC) that provide agriculture financing to farmers against a diversified basket of agricultural commodities, purely based on commodity as collateral, and irrespective of the balance sheet of the borrower.

These apps are driven by the philosophy that disbursal of finance should happen quickly, efficiently and with limited paperwork. The primary understanding is that timing forms the ultimate essence and at times, the farmers need money at a short notice. If all documents are complete and in order, the promoters of these apps can disburse the finance in just 24 hours.

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**(The writer is the CEO of SLCM Group and an innovator of agri technologies such as AGRI REACH & Kissandhan App)**



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