



ISSN (E): 2277-7695  
ISSN (P): 2349-8242  
NAAS Rating: 5.23  
TPI 2022; SP-11(9): 2025-2028  
© 2022 TPI  
[www.thepharmajournal.com](http://www.thepharmajournal.com)  
Received: 16-07-2022  
Accepted: 20-08-2022

**Krunalkumar C Kamani**  
Assistant Professor, SMC College  
of Dairy Science, Kamdhenu  
University, Anand, Gujarat,  
India

**Maulikkumar C Prajapati**  
Assistant Professor, SMC College  
of Dairy Science, Kamdhenu  
University, Anand, Gujarat,  
India

**Ashish K Makwana**  
Associate Professor, SMC College  
of Dairy Science, Kamdhenu  
University, Anand, Gujarat,  
India

**Mahendra D Gurjar**  
Assistant Professor, SMC College  
of Dairy Science, Kamdhenu  
University, Anand, Gujarat,  
India

**Corresponding Author:**  
**Krunalkumar C Kamani**  
Assistant Professor, SMC College  
of Dairy Science, Kamdhenu  
University, Anand, Gujarat,  
India

## A study on awareness of digital financial applications among the milk producers of middle Gujarat

**Krunalkumar C Kamani, Maulikkumar C Prajapati, Ashish K Makwana and Mahendra D Gurjar**

### Abstract

Now a days Internet is very convenient for gathering the several information. Contemporary research study stresses on digital financial services available as smartphone applications among the Milk Producers in middle Gujarat. In case of rural people, they have not enough sources for collecting agricultural and banking information. They have to depend on agencies like Krishi Vigyan Kendra (KVK), Dairy Vigyan Kendra (DVK), Pashu Vigyan Kendra (PVK), Agricultural Technology Management Agency (ATMA), etc. but all type of agency or institutions have constraint regarding distribution information among the farmers. For that effective solution is - Internet. The government, various companies and Non-Government Organizations have introduced smartphone based mobile applications for farmers that provide digital banking services and other services. An increasing number of startups and tech initiatives are teaming up with the government to introduce mobile apps for farmers in India.

**Keywords:** ICT, AICT, digital banking, smartphones, mobile apps

### Introduction

A growing quantity of startups and tech enterprises are growing up with the government to introduce mobile apps for farmers in India. Given the vital role played by agriculture in the country's economy with over 58% of rural households depending on agriculture as their principal means of livelihood, this trend will help farmers make informed decisions and help increase agricultural produce. Smartphones have become a beneficial tool in agricultural because its mobility matches the nature of farming, the cost of the device is highly accessible, and their computing power allows a variety of practical applications to be created.

The operational area of Anand Agricultural University, Anand is middle of Gujarat. We have identified 5 different banking applications available on smartphone for the analysis. Total 160 respondents were selected for the study from Anand district during the year 2017-18 and were having smartphones. Necessary data was collected from the respondents by using interview schedule with the respondents. The data analysis was done for making interpretations

### Objectives

1. To study the profile of milk producers of middle Gujarat
2. To study the awareness about digital banking services among the milk producers of middle Gujarat

### Research Methodology

The respondents were from Anand district of middle Gujarat. The study was conducted in all 8 talukas of Anand district. There were two villages randomly selected from each taluka. Ten Milk Producers were randomly selected from each selected village thus total 160 respondents were selected for study. Data was collected by interview schedule using online Google form.

### Result & Discussion

During the research following observations were recorded regarding their demographic profile of the respondents.

**1) Demographic profile of the respondents**

**Table 1:** Profile of the respondents

(n= 160)

Sr. No.	Profile of dairy farmers	No. (%) of participants
<b>1</b>	<b>Sex</b>	
i	Male	159 (99.37)
ii	Female	001 (00.63)
<b>2</b>	<b>Education</b>	
i	Primary education (1 <sup>st</sup> to 7 <sup>th</sup> std)	15 (25.00)
ii	Secondary education (8 <sup>th</sup> to 10 <sup>th</sup> std)	66 (32.50)
iii	Higher secondary education (11 <sup>th</sup> and 12 <sup>th</sup> )	39 (11.67)
iv	Graduation and above	40 (7.50)
<b>3</b>	<b>Annual income</b>	
i	Up to ₹ 50000	81 (50.62)
ii	₹ 5000 to ₹ 100000	61 (38.13)
iii	Above ₹ 100000	18 (11.25)
<b>4</b>	<b>Family type</b>	
i	Nuclear family	47 (29.36)
ii	Joint family	113 (70.64)
<b>5</b>	<b>Herd owned by respondents</b>	
i	Small (up to 2 milch animals)	82 (51.25)
ii	Medium (3– 8 milch animals)	70 (43.75)
iii	Large (More than 8 milch animals)	08 (05.00)
<b>6</b>	<b>Land holding by respondents</b>	
i	Landless	005 (03.13)
ii	Up to Up to 2.00 ha	122 (76.25)
iii	2.01 to 5.00 ha	027 (16.87)
iv	Above 5.00 ha	006 (03.75)

**2) Time period since smartphones were owned by respondents**

**Table 2:** Time period since gadgets are owned by respondents

Gadgets / Time Periods	Numbers and Percentage since used		
Smartphone	< 6 Months	34	21%
	6-12 Month	35	22%
	1-2 Year	73	46%
	>2 Year	18	11%
Total	160	100%	

**3) Internet access by Respondents**

**Table 3:** Internet access by dairy farmers

Users	Yes		No		Total	
Internet access by the respondents	147	92%	13	8%	160	100%

**4) Awareness about the availability of agricultural applications on smartphones**

**Table 4:** Awareness about availability of agricultural applications on smartphones

(n=160)

Respondents	Yes		No		Total	
Awareness about the availability of digital banking services applications on smartphones	14	9%	146	91%	160	100%

**5) Awareness of agricultural applications among 14 respondents**

**Table 5:** Awareness of different Agricultural applications

Respondent Numbers	Digital banking services known
1	PhonePe
2	SBI Buddy
3	BHIM
4	BHIM
5	PhonePe
6	PhonePe
7	BHIM
8	PhonePe
9	SBI Buddy
10	SBI Buddy
11	PhonePe
12	BHIM; SBI Buddy
13	BHIM; SBI Buddy
14	SBI Buddy

Data presented in the table 5 indicated that around 12 out of 14 respondents were aware of only 1 digital banking application. Only 2 respondents were aware of maximum 2 digital banking application. Out of 14 respondents 7 were aware of SBI Buddy, 5 were aware of BHIM and PhonePe

mobile applications. Out of 14 respondents no respondent was aware of Cent Mobile and iMobile ICICI digital banking application.

**6) Awareness of features of SBI Buddy**

**Table 6:** Awareness of SBI Buddy features

Sr. No	Feature of SBI Buddy application	Number of respondents who gave correct answer for this feature
1	Are you aware that you can recharge your prepaid mobile and DTH using SBI Buddy?	4
2	Are you aware that you can pay your electricity and gas bills instantly anytime and anywhere using SBI Buddy?	4
3	What is the monthly transfer limit in SBI Buddy?	4

Out of 7 respondents 4 respondents were aware about feature to recharge of prepaid mobile and DTH using SBI Buddy application. Out of 7 respondents 4 respondents were aware about feature to pay electricity and gas bills instantly anytime and anywhere using SBI Buddy. Out of 7 respondents 4

respondents were aware about monthly transfer limit in SBI Buddy. (i.e. Rs. 25000)

### 7) Awareness of features of BHIM

**Table 7:** Awareness of BHIM features

Sr. No	Feature of BHIM application	Number of respondents who gave correct answer for this feature
1	What is the full form of the BHIM app?	3
2	Are you aware that in BHIM, you don't need to know the bank account number of the payee (Mobile number is enough)?	3
3	Is Google developed BHIM application?	5
4	Are you aware about "Scan and Pay" facility, which makes the payment transfer fast, specially between merchants and consumers in BHIM?	2
5	Are you aware about beside the PIN, you can also authenticate the fund transfer using your fingerprints?	2

Out of 5 respondents 3 respondents were aware about full form of the BHIM app. Out of 5 respondents 3 respondents were aware about feature that in BHIM user don't need to know the bank account number of the payee (Mobile number is enough). Out of 5 respondents all 5 respondents were aware that Google has not developed BHIM application. Out of 5 respondents 2 respondents were aware about "Scan and Pay"

facility, which makes the payment transfer fast, especially between merchants and consumers in BHIM. Out of 5 respondents 2 respondents were aware about feature - beside the PIN, user can also authenticate the fund transfer using his/her fingerprints.

### 8) Awareness of features of PhonePe

**Table 8:** Awareness of PhonePe features

Sr. No	Feature of PhonePe application	Number of respondents who gave correct answer for this feature
1	Are you aware that PhonePe available in multiple languages?	2
2	Are you aware that PhonePe is among India's first Unified Payment Interface (UPI) applications?	1
3	Are you aware that PhonePe supports around 30 major banks on the UPI platform for transactions?	0

Out of 5 respondents 2 respondents were aware about feature that PhonePe digital banking is available in multiple languages. Out of 5 respondents 1 respondent was aware about feature that PhonePe is among India's first Unified Payment Interface (UPI) applications. Out of 5 respondents no respondent was aware that PhonePe supports around 30 major banks on the UPI platform for transactions.

Smartphone for internet access.

- Usage of AICT Application: No respondents were using any AICT application.

### Summary of Result and Interpretation

#### Based on demographic profile we can analyze that

- Gender wise profile: male respondents were 53% and female respondents were 47%
- 35% were having primary education (1<sup>st</sup> to 7<sup>th</sup> Standard), 32% respondents were having secondary education (8<sup>th</sup> to 10<sup>th</sup> standard).
- 8% respondents belonged to Agriculture and 92% belonged to mixed occupation.
- Around 61% respondents belonged to income bracket of less than ₹ 50000.
- Land holding details: around 60% respondents were having land up to 2 hacter.
- Herd size owned by respondents: around 9% respondents were not having herd.
- 43% were not having any gadgets like basic phone, smart phone, computer, laptop etc. 55% respondents were having basic phone,
- ICT Devices used for Internet access: Respondents from training participants of Dairy Vigyan Kendra use

### Conclusion

Almost half of Milk Producers (46%) had smartphone for 1-2 years. Majority of Milk Producers (92%) used internet in their smartphone. Only 6.00 percent of Milk Producers were aware about availability of agricultural applications on smartphone.

### Implication

To provide training to the Milk Producers regarding agricultural applications and other AICT applications available on smartphone for enhancing scientific animal husbandry.

### References:

1. Gooptu D. India's farmers turn to mobile apps, Enterprise Innovation; c2017. <https://www.enterpriseinnovation.net/article/indias-farmers-turn-mobile-apps-1956219016>
2. Kamani KC, Kathiriya DR. Cultivate ICT & Networking: The Role of social Media in Agriculture. CSI Communications. 2013;37(7):15-17.
3. Kamani KC, Ghodasara YR, Soni NV, Parsania PS. Empowering Indian Agriculture with WhatsApp – A positive step towards digital India. International Journal of Agriculture Sciences. 2016;8(3):1210-1212 ISSN (2016) 0975-3710.

4. Kamani KC, Parsania PS. A Study of AICT Application Usage Pattern among the Farming Community Students of AAU, Gujarat Journal of Extension Education. 2016;27(2):157-161.
5. Kamani KC, Jadav SJ, Ghodasara YR. A study of AICT awareness among the participants of training programme of Dairy Vigyan Kendra, Gujarat Journal of Extension Education. 2017;28(1):93-94.
6. Kamani KC, Prajapati MC, Makwana AK, Gurjar MD. A study of AICT Awareness among the participants of training programme of Reproductive Biology Research Unit, AAU, Anand. The Pharma Innovation Journal. 2022;11(7):1495-1498.
7. Kamani KC, Prajapati MC, Makwana AK, Gurjar MD. ICT Penetration among Dairy Farmers: Challenged and Future Opportunities, Indian Dairy Sector @75: From Self-reliance to the verge of becoming World Leader. 2022;1(1):257-263. ISBN: 978-8-19-559936-3.
8. Mogha KV, Kamani KC, Chaudhari AR. Instant Messengers: The New Face of Dairy Industry. In National Seminar on Indian Dairy Industry– Opportunities and Challenges; c2013.
9. Thanuskodi S. Awareness and Use of ICT among Under Graduate Degree Students of Rural Areas in Tuticorin District, India: A Study, International Journal of Information Science. 2013;3(1):1-6.