

The Role of Digital Platforms in Connecting Farmers to Markets

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ABSTRACT

Digital platforms are transforming agriculture by addressing challenges such as limited market access, price volatility, and middle-men exploitation. These tools enable farmers to connect directly with buyers, access real-time market insights, and leverage digital payment systems for financial inclusion. Platforms like e-NAM, DeHaat, and Ninjacart streamline supply chains, reduce post-harvest losses, and offer end-to-end solutions. Despite barriers like limited internet access and digital literacy, collaborative efforts among governments, private enterprises, and NGOs can drive adoption. By empowering farmers with actionable insights, fair prices, and broader opportunities, digital platforms are paving the way for a sustainable, equitable, and resilient agricultural sector.

INTRODUCTION

Digital platforms have emerged as game-changers in agriculture, addressing long-standing challenges and connecting farmers directly to markets. These tools offer innovative solutions to issues like market access, price volatility, and middle-men exploitation, ultimately

empowering farmers and fostering transparency.

Overcoming Market Access Challenges

For years, small and marginal farmers have struggled to access markets effectively. Factors like limited market information, high

transportation costs, and the control of middlemen often left them with minimal profits (Kshetri, 2018). Digital platforms are dismantling these barriers by creating direct links between farmers and buyers, including wholesalers, retailers, and end consumers.

Platforms such as **DeHaat**, **AgriBazaar**, and **FarmLink** enable farmers to showcase and sell their produce without intermediaries. By cutting out the middle-men, these platforms ensure farmers receive fair prices while offering buyers competitive rates. Additionally, they provide farmers with a broader market reach, extending opportunities beyond their local areas.

Empowering Farmers with Real-Time Market Insights

A key advantage of digital platforms is the provision of real-time market information. Farmers can access current price trends, demand forecasts, and buyer preferences via mobile apps and web tools (Mittal and Mehar, 2016). This level of transparency allows them to make well-informed decisions about when and where to sell their produce.

For example, the government-backed **e-NAM (National Agriculture Market)** connects wholesale markets across the country, allowing farmers to compare mandi prices and choose the best option (Sharma and Joshi, 2020). Similarly, private initiatives like **KrishiHub** and **AgroStar** offer tailored market insights and advisory services, helping farmers navigate the complexities of agricultural trade.

Enhancing Financial Inclusion

Digital platforms are also instrumental in promoting financial inclusion. Many integrate with secure digital payment systems, ensuring farmers are paid promptly and safeguarding them from financial exploitation. Additionally, some platforms provide credit and insurance

options, offering farmers access to much-needed financial resources.

For instance, apps linked to **Kisan Credit Cards (KCC)** and services like **Samunnati** extend loans and insurance customized for agricultural needs. These offerings empower farmers to invest in better inputs and technologies, boosting productivity and profitability.

Strengthening the Supply Chain

By fostering direct connections between farmers and markets, digital platforms streamline supply chains and minimize post-harvest losses. Many platforms offer end-to-end support, including transportation and cold storage facilities, ensuring that perishable goods reach their destination in top condition (Reardon *et.al.*,2020). This is especially valuable for farmers of horticultural and dairy products, where time is critical.

Start ups like **Ninjacart** and **WayCool** are making strides in creating efficient supply chain networks. They connect farmers to retailers and processors, improving income stability for farmers and delivering fresh, high-quality produce to consumers.

Challenges and the Path Forward

Despite their potential, digital platforms face obstacles. Limited internet connectivity and smartphone adoption in rural areas hinder accessibility. Furthermore, maximum farmers do not know the digital skills required to use these platforms successfully. Addressing these challenges will require collaboration among governments, private enterprises, and non-governmental organizations (World Bank,2021).

Training programs on digital literacy and affordable data plans can equip farmers to leverage these tools. Improved rural internet infrastructure and policy support, such as



subsidies for digital platforms, can also accelerate adoption.

CONCLUSION

Digital platforms are revolutionizing how farmers interact with markets, offering them greater control, better prices, and broader opportunities. By eliminating traditional barriers, providing actionable insights, and fostering financial inclusion, these platforms are paving the way for a more equitable agricultural system. While challenges persist, the potential for these tools to drive sustainable growth in agriculture is immense. As more farmers embrace digital technologies, the agricultural landscape will continue to evolve toward efficiency, fairness, and inclusivity.

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