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The financial inclusion of farmers through the FRUITS portal in Karnataka

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Abstract

Presently, E-Governance initiatives play a dominant role in promoting, accessing, and availing governmental services in agriculture and other services to the farmers at their doorstep to attain financial inclusion and empowerment in rural areas. The major drawback in the governmental initiatives is the non-inclusion of farmers due to unawareness and inability to reach the grassroots level, even though the program has better facilities. In the context of Karnataka, the initiatives of E-governance which emerged during the 2000's have successfully provided e-services to the farmers in a transparent, efficient, accountable, and effective manner. ICT governance will facilitate the financial inclusion of all the farmers and will enable them to avail and use the service facilities of the government. The present research study focuses on the FRUITS portal, an integrated e-initiative of the Karnataka government, where farmers can avail all the information and services about agriculture and its allied activities in a single platform. The financial inclusion of all the farmers through the FRUITS portal is analysed in the paper.

Keywords: FRUITS portal, financial inclusion and farmers

Introduction

Presently, E-Governance initiatives play a dominant role in promoting, accessing, and availing governmental services in agriculture and other services to the farmers at their doorstep to attain financial inclusion and empowerment in rural areas. The major drawback in the governmental initiatives is the non-inclusion of farmers due to unawareness and inability to reach the grassroots level, even though the program has better facilities. In the context of Karnataka, the initiatives of E-governance which emerged during the 2000's have successfully provided e-services to the farmers in a transparent, efficient, accountable, and an effective manner. The ICT governance will facilitate the financial inclusion of all farmers and enable them to avail and use the service facilities of the government. The present research study focus on FRUITS portal, an integrated E- initiatives of the Karnataka government, where farmers can avail all the information and services about agriculture and its allied activities in a single platform. The financial inclusion of all the farmers attained through the FRUITS portal is analysed in the paper.

Objectives:

- To study the role of the FRUITS portal in the financial inclusion of the farmers in the study area.
- To analyse the major benefits of the FRUITS portal in availing agricultural information and services.
- To analyse the accessibility, awareness, and satisfaction level of the farmers with the FRUITS portal in the study area.

Methodology

Secondary sources of data have been collected from different sources such as magazines, newspapers, books, research articles, and website sources.

Research Questions

- What are the major benefits of the FRUITS portal in the agricultural sector?
- What are the instigating factors for availing services among the farmers?
- How FRUITS portal assist farmers in accessing and availing of the information and services?

The Karnataka government launched the FRUITS portal (Farmer Registration and Unified Beneficiary Information System) in 2018 to create a unified digital platform for a farmer-centric approach in providing all government beneficiary schemes. At present, 12 departments are integrated vertically and horizontally, sharing, co-ordinating, and accessing farmer's information and services.

The table below depicts the department-wise registration of farmers under the FRUITS portal as of now.

Table 1: Status of farmers' department-specific FRUITS Portal registration

Departments	Number(in Lakh)	Percentage
Agriculture	74	74
Horticulture	3	3
AHVS-KMF	10	10
Revenue	4	4
Other	8	8
Total	100	100

Source: FRUITS portal.org.in(As on August 2025)

Above table depicts the department-wise distribution of farmers registered on the FRUITS portal where agriculture department accounts for the largest share with 74%, AHVS-KMF accounts for 10% representing the second largest group, other departments contribute 8% to the total registration. The revenue department accounts for 4%, and the horticulture department, with the lowest registration of only 3%, reflects more awareness needed on these departments among the farmers. The table suggests clearly that scope for greater awareness and integration of the FRUITS portal across non-agricultural departments.

Table 2: Farmers' FRUITS Portal Category-Wise Registration

Category	Number (in lakhs)	Percentage
Small farmers	18.5 Lakh	18.5
Marginal farmers	40.4 Lakh	40.4
Big farmers	11.8 Lakh	11.8
No.land farmers	29.3 Lakh	29.3
Total	1 crore	100

Source: FRUITS portal.org.in (As of August 2025)

The above table depicts category-wise registration of farmers on the FRUITS portal covering a total of one crore registered farmers. Here, marginal farmers constitute the largest group with 40.4 lakh farmers(40.4%). This indicates that a substantial proportion of registered farmers belong to this category. Farmers without land account for 29.3 lakh(29.3%), forming the second largest category. Their significant representation shows that the FRUITS portal also includes a considerable number of beneficiaries who do not possess registered land. The small farmers constitute 18.5%, and big farmers represent the smallest share of 11.8%. The data demonstrates that FRUITS portal registration is particularly significant among marginal and economically vulnerable farming groups.

Table 3: Status of Gender-wise Accessibility of Farmers under FRUITS portal

Gender	Number(In lakh)	Percentage
Male	65.4	65.4
Female	34.5	34.5
Total	1 Crore	100

Source: FRUITS portal.org.in (As on August 2025)

The above table depicts the gender-wise accessibility of farmers under the FRUITS portal covering one crore registered farmers in Karnataka state. Male farmers represent 65.4 lakh farmers (65.4%) out of total registration indicating greater accessibility among men. Women constitute 34.5%, which is a substantial proportion but considerably lower than male participation. The table depicts that a gender gap exists, with 30.9% means 30.9 lakh more male than female registrations. Hence, to reduce the gender gap and promote more inclusive use of the FRUITS portal.

Issues and Challenges

- Digital illiteracy among the farmers in the rural areas is the biggest issue in attainment of inclusiveness.
- The lack of proper internet connection in the rural areas.
- Existence of gender gap
- Most of the farmers do not have a bank account seeded with Aadhaar and mobile number.
- Lack of awareness among the farmers on the FRUITS portal.
- Data errors and cybersecurity, privacy is also the biggest issues while maintaining the farmers personal information.
- Digital exclusion due to the non-availability of Gram One CSC centres in the remote areas.

Policy Implications

- Awareness programs among the farmers through hands-on exercises to be organized on digital services.
- Priority given to data security and safety by the government.
- Establishment of common service centres and higher speed of internet connectivity in the rural and remote areas.
- Technical errors to be resolved in a faster manner.

Conclusion

The FRUITS portal is one of the integrated portals successfully launched by the Karnataka government, facilitating all farmers in rural areas to access government services and information to achieve financial inclusion. The horizontal and vertical integration of more than twelve departments under a single portal benefits farmers by providing access to government beneficiary schemes and directly transferring money from the government to farmers' accounts, thereby promoting financial inclusion and empowerment in rural areas.

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