

Project title	Impact Assessment of e-payment System in the Department of Agriculture, Government of Kerala
Source of funding	Kerala State Planning Board, Government of Kerala
Year	2015

Abstract

Electronic payments services are a convenient and efficient way to do financial transactions. E-payment system was first experimented by Agriculture Department in the Rice Development Schemes. Kerala State Planning Board (KSPB) decided to conduct an impact assessment study of e-payment system.

Main objectives of the study were to assess the service delivery improvement with special reference to release of financial assistance, assess the opinion on e-payment system and the problems faced by the stake holders. The study covered eight Panchayaths in four blocks of Thrissur and Palakkad districts. The study utilised transaction data available in the system website.

The study revealed that majority of farmers were in favour of e-payment system as the system was more transparent, avoided intermediaries, and reduced unnecessary visit to Agricultural Office. Absence of item-wise sanction details of amount credited to farmer account was a major limitation. Field functionaries of Agriculture Department were in favour of the system which was good, useful and easy for effecting transactions and helpful and safe to keep records of transactions for future references especially for audit verification.

E-payment system in the Department of Agriculture could be improved by inking the system with Farmer's Registration Programme. Maintenance of a 'Master Data' of all transactions of Krishi Bhavans in soft copy would be useful for different purposes. Introducing an SMS alert on e-payment software would be a good step. Active involvement of farmer organizations in awareness generation could reduce difficulties experienced by farmers.

