

# Integrated Digital Farmer Services (DFS) platform for Bihar: Bihar Krishi

*Sashakt Kisan, Digital Samaadhaan -  
Bihar Krishi se Kheti Aasaan*

सशक्त किसान, डिजिटल समाधान-बिहार कृषि से खेती आसान



Gates Foundation



# A majority of farmers in Bihar are small and marginal, and lack access to services that can increase their resilience

They face innumerable challenges including:

- **Lack of affordable and timely access** to adequate-extension and advisory services, government schemes, markets, risk management, and technology, for agriculture and livestock;
- **Climate change** (uncertain and/or extreme rainfall and temperature events) induced adverse impact and stress, in terms of low/uncertain productivity, yields and quality, increased incidences of pests/diseases, increased costs and losses, and reduced incomes

## Quick Findings - Dipstick Survey

- High levels of functional, financial, and digital **illiteracy**. 29% of farmers never went to school, and 33% of farmers received schooling below 10<sup>th</sup> standard.
- **56% of farmers not aware of information/advisories** provided by govt/private player. Those who are aware predominantly received from Kisan Salahkars. Farmers preferred to receive advisory on weather, pest and disease management, ag-input advisories and crop price information.
- 40% of farmers have smart phone, 45% have basic phone without internet, **15% do not own a phone**.
- Farmers highlighted **non-resolution of grievances** and cumbersome application during **scheme registration and processing** as major concerns.



# About the Bihar Krishi Platform

1 One-stop solution for farmers, catering to their needs and aspirations

Unified access to multiple services for farmers



2 Bring together ecosystem through a single platform to serve farmers

Works with existing GoB IT and digital systems.



Accessible through both self use and assisted Mode



Inclusive by design, designed for all farmers, with specific focus on enabling women farmers



Built to scale Bihar's larger farming community of 20+ million farmers.



Uses reliable farmer and agriculture data such as farmer's land type, crop sown data etc.



Existing GoB channels (IVR/call center, SMS, outbound calling, etc.)



Integration with private agri-service providers for market linkages, credit, insurance, and specialized services



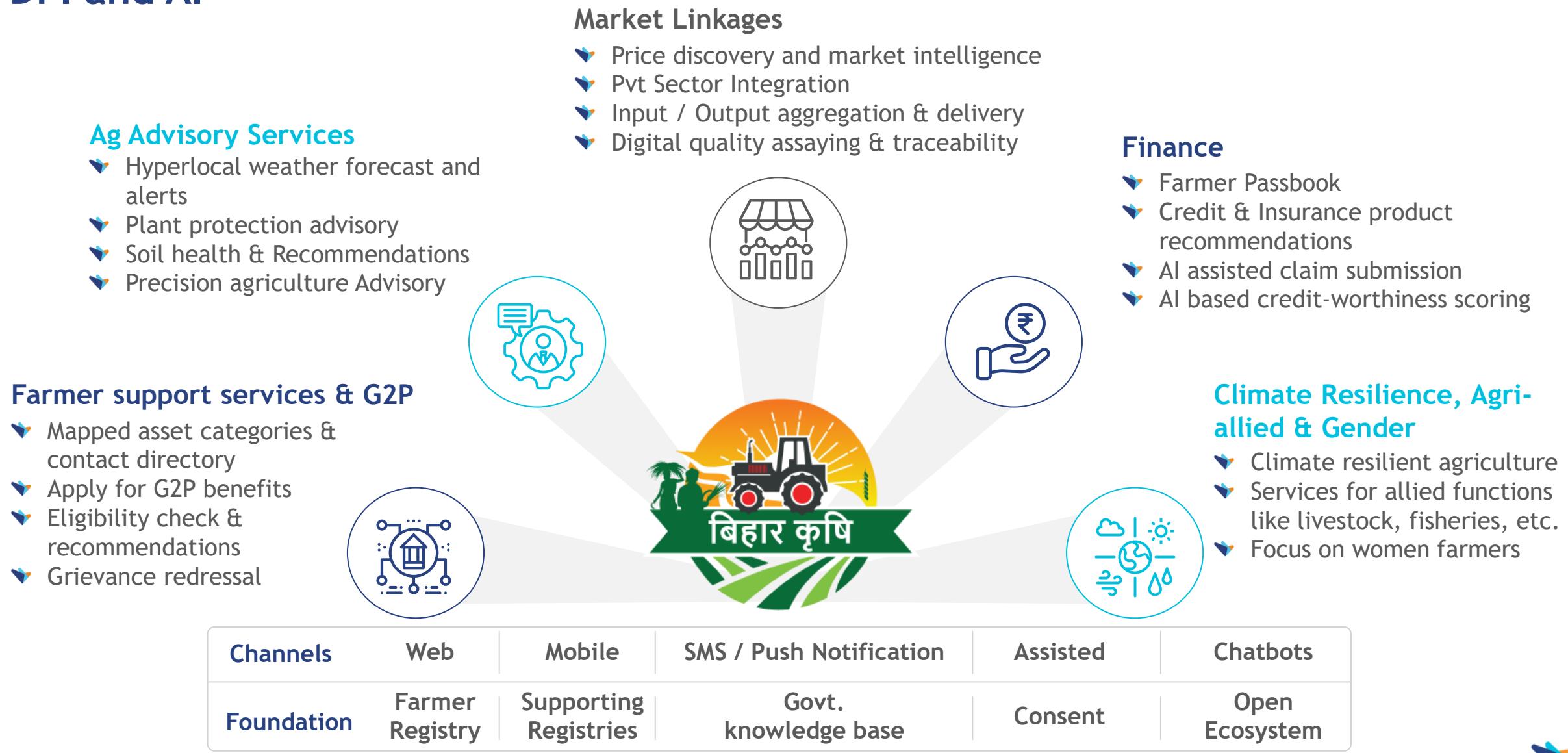
# Bihar Krishi - Launched by Honorable Chief Minister: 19<sup>th</sup> May 2025

## Bihar Krishi

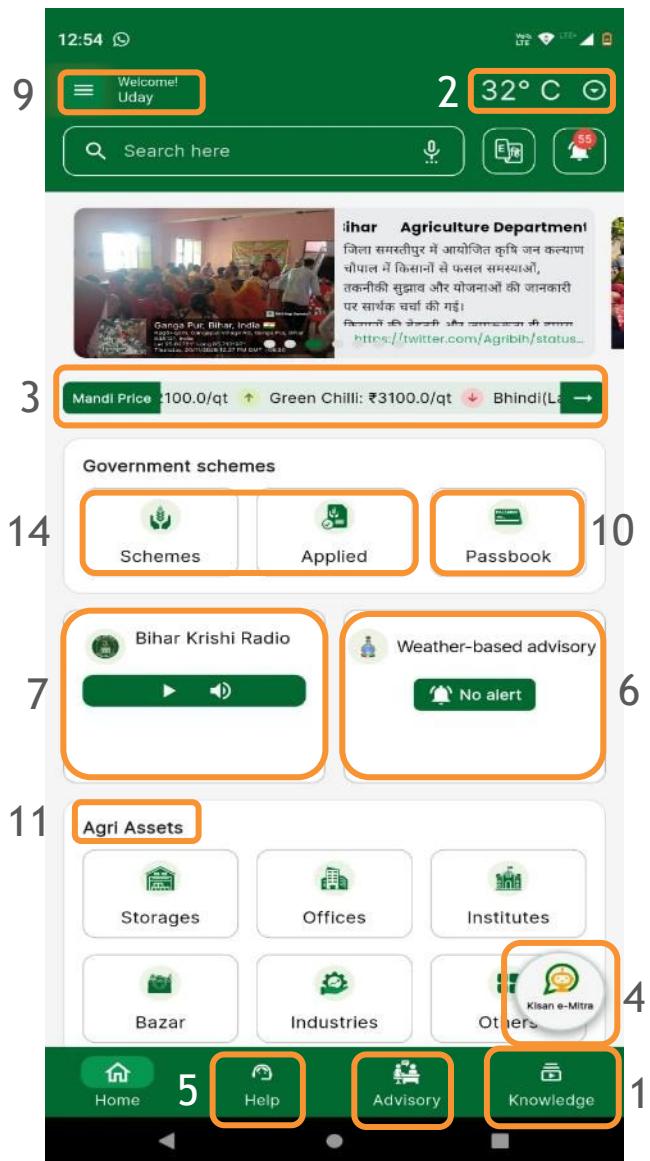
- A unified platform developed under 4<sup>th</sup> Agriculture roadmap of Bihar with support from the Gates Foundation
- Launched by Honorable Chief Minister of Bihar, Shri Nitish Kumar on 19th May 2025 and is live across all 38 districts of Bihar
- Target to reach 20+ million farmers
- Brings together agri-advisory, information, and services in one platform to support farmers throughout their farming activities.



# Bihar Krishi Platform: A catalyst for agricultural transformation in India using DPI and AI



# Bihar Krishi broader features



# Bihar Krishi: Impact and delivery overview

## Scale and reach



850000+ farmers registered



38/38 districts covered

38000+ scheme applications

50+ schemes onboarded

12+ Integrations



20-25% monthly engagement

## AI supported advisory



Integrated AI voice based search



PM KISAN Chat Bot



Voice and text based weather alert and advisory

## Value delivered

Unified portal for agri-services (scheme, agri assets etc.)



Real time crop prices



Soil and Farmer profile



Agriculture Officials Digital Directory

## Inclusion and outreach



15000+ agri extension workers trained



State-wide digital outreach and mass media engagement influencing 20M+ farmers



Gender focused strategy

## Guiding pillars



Government owned platform



Aligned with Digital Public Infrastructure (DPI)



Data Privacy and platform governance

## Award and recognition



Winner of ET DigiTech Award 2025 : Gold category



Winner of SKOCH Award 2025 : Gold category

# Our long-term vision and AI-based future use-cases in Bihar *Krishi*

**Vision:** A platform to provide equitable, multimodal access to high-quality advisory for all farmers – regardless of literacy, location, or device.

- 1 **AI-generated advisory:** Hyperlocal advisory for better yield, nutrient, irrigation, pest, climate recommendations
- 2 **AI-powered scheme navigator:** Automatic eligibility checks, application support
- 3 **Market intelligence advisor:** Price prediction, market trends, optimal sale timing
- 4 **Credit & insurance support:** AI-assisted product discovery, eligibility and application support
- 5 **Contextualized and personalized knowledge content**



... for 20 million farmers in Bihar, and many others beyond

# Leveraging comprehensive profile data, AI solutions can deliver contextualized and timely services to the farmers

Farmer Profile	
<ul style="list-style-type: none"><li>• Demographic details</li><li>• Scheme benefits</li><li>• Crop-sown details</li><li>• Soil health data</li><li>• Grievances</li></ul>	
<b>Data points needed to enable hyperlocal use cases</b>	<ul style="list-style-type: none"><li>• Land details</li><li>• Assets data</li><li>• Historical data on crops</li><li>• Market transaction</li><li>• Preferences</li><li>• Credentials</li><li>• Trainings</li><li>• Trust-scores</li></ul>

## Agriculture Advisory

Voice chatbots provide farmer-specific answers to queries on fertilizers, pests, weather info, farming techniques, livestock, market prices etc. in their preferred language



## Precision Agriculture

Provide timely insights on irrigation, fertilization, and pest control based on soil health and climatic conditions

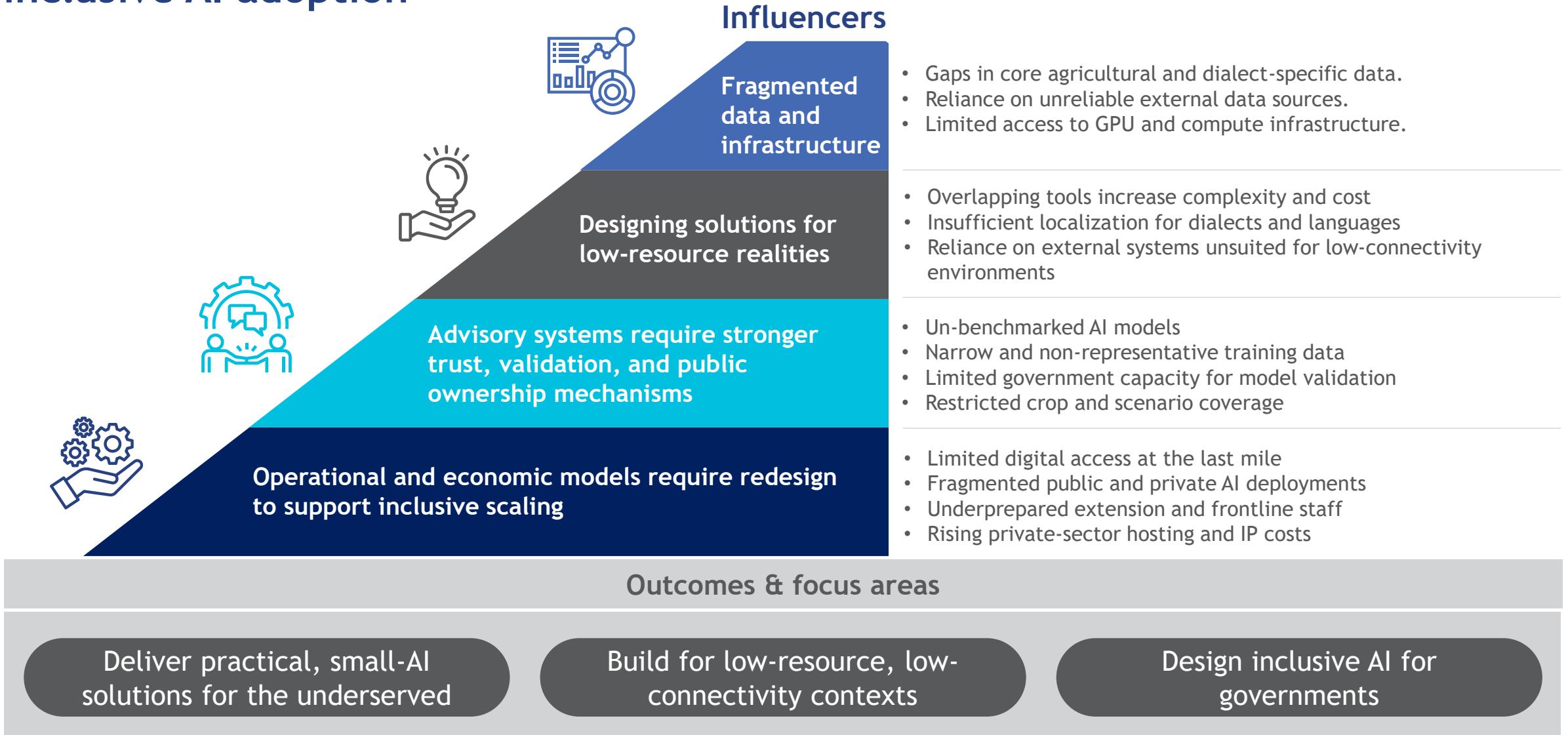
## Risk Management & Climate Adaptation

Help farmers manage risks associated with climate change by providing insights into weather patterns & potential impacts on crop production

## Knowledge & Learning

Customized content, such as videos, trainings, relevant to the farmer's location, crops, livestock, etc. in local languages

# Design and ecosystem gaps shape the need for practical, low-resource, and inclusive AI adoption



## Bihar Krishi: URL and QR Code



URL: <https://play.google.com/store/apps/details?id=com.dfs.biharkrishi>

# What we do

## Impact-oriented consulting

		
<u>Agriculture and food systems</u>	<u>Climate change and sustainability</u>	<u>Enterprise &amp; livelihood</u>
		
<u>Ethical AI and data solutions</u>	<u>Evidence and impact measurement</u>	<u>Financial services</u>
		
<u>Digital financial services</u>	<u>Gender equality, disability, and social inclusion</u>	<u>Government advisory</u>
		
<u>Health and nutrition</u>	<u>MSME development</u>	<u>Skilling and jobs</u>
		
<u>Startup innovation and acceleration</u>	<u>Technology and digital public infrastructure</u>	

## Our expertise

## Advisory to succeed in a rapidly evolving market

		
<u>Capacity building</u>	<u>Channel development</u>	<u>Design thinking and innovations</u>
		
<u>Institutional development</u>	<u>Marketing and communication</u>	<u>Policy and regulation</u>
		
<u>Product development</u>	<u>Program management</u>	<u>Research</u>
		
<u>Responsible financial systems</u>	<u>Risk management</u>	<u>Strategy development</u>

# MSC is recognized as the world's local expert in economic, social and financial inclusion



International financial, social and economic inclusion consulting firm with **27+** years of experience



**>450** staff in **10** offices around the world



Projects in **~70** developing countries

## Our impact so far

**3.7 billion\***

people have benefitted from MSC-supported interventions

**1.8 billion\*\***

individual people have benefited from MSC's work

**> 4,000**  
projects implemented

**> 600**  
clients served

**> 25 million**  
people engaged with the MSC content on our website

**>2,000**  
publications

\* Individuals may appear more than once across projects

\*\* Estimated without double counting

## Some of our partners and clients

Gates Foundation

MetLife Foundation

mastercard foundation

IFC International Finance Corporation WORLD BANK GROUP



BRAC BANK  
বারাক ব্যাংক

WORLD BANK GROUP

CGAP

ON  
OMIDYAR NETWORK

ADB  
ASIAN DEVELOPMENT BANK

NPCI  
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NITI Aayog  
National Institution for Transforming India  
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Since 1894

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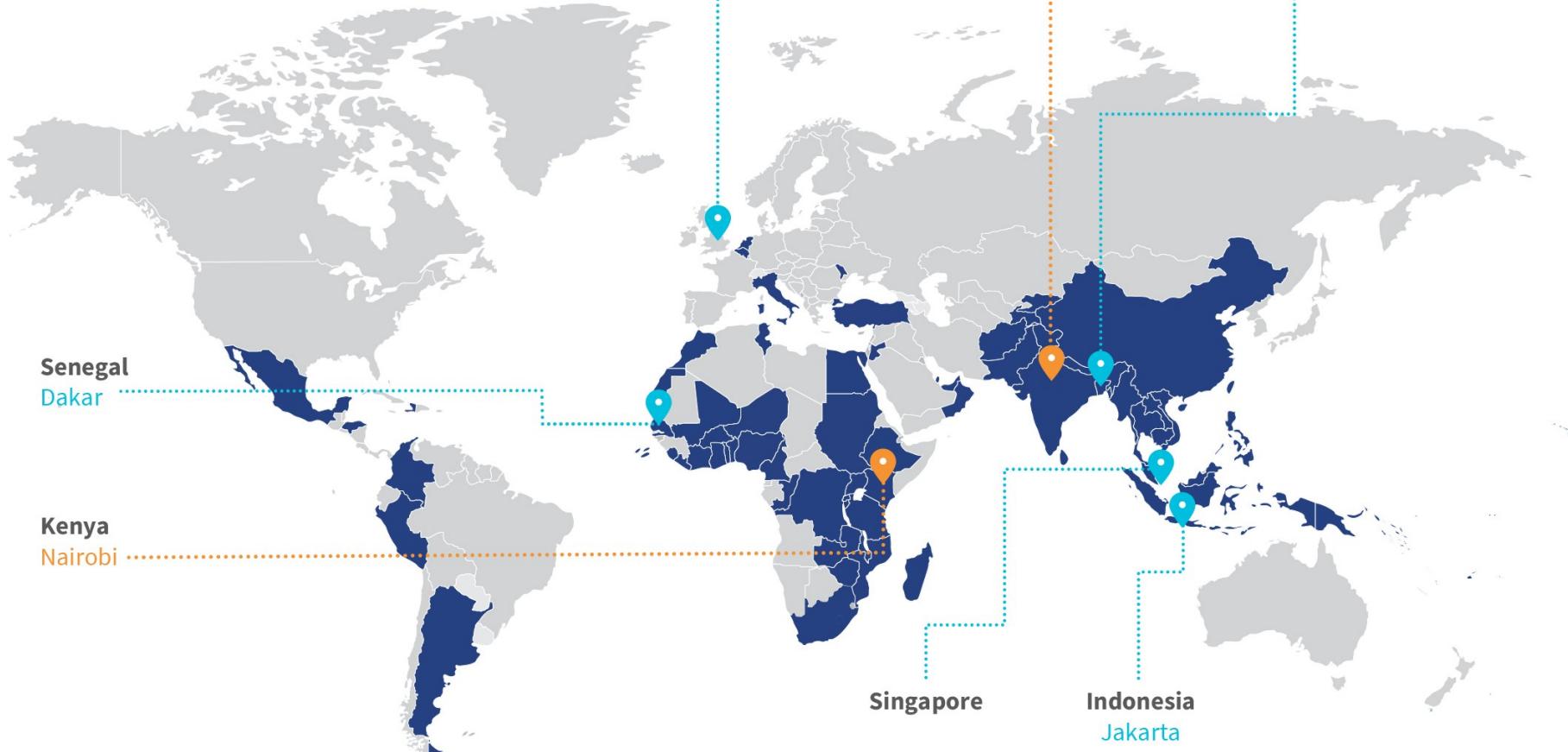
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- MSC offices
- Impact areas



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