

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

*Sashakt Kisaan, 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 10th 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



Accessible through both self use and assisted Mode



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

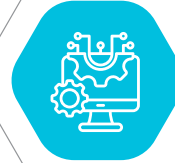


Built to scale Bihar's larger farming community of 20+ million farmers.



2

Bring together ecosystem through a single platform to serve farmers



Works with existing GoB IT and digital systems.



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



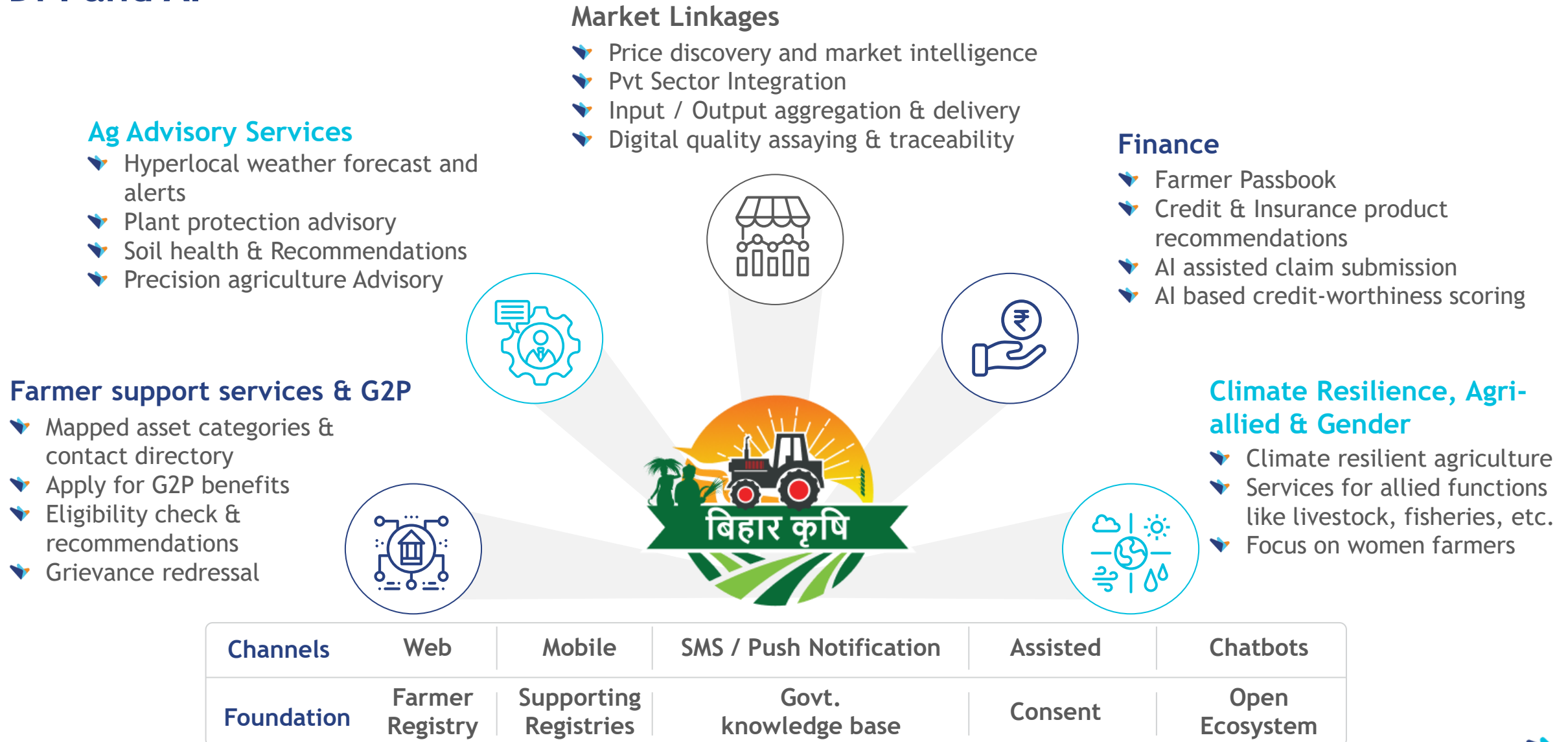
Bihar *Krishi* - Launched by Honorable Chief Minister: 19th May 2025

Bihar *Krishi*

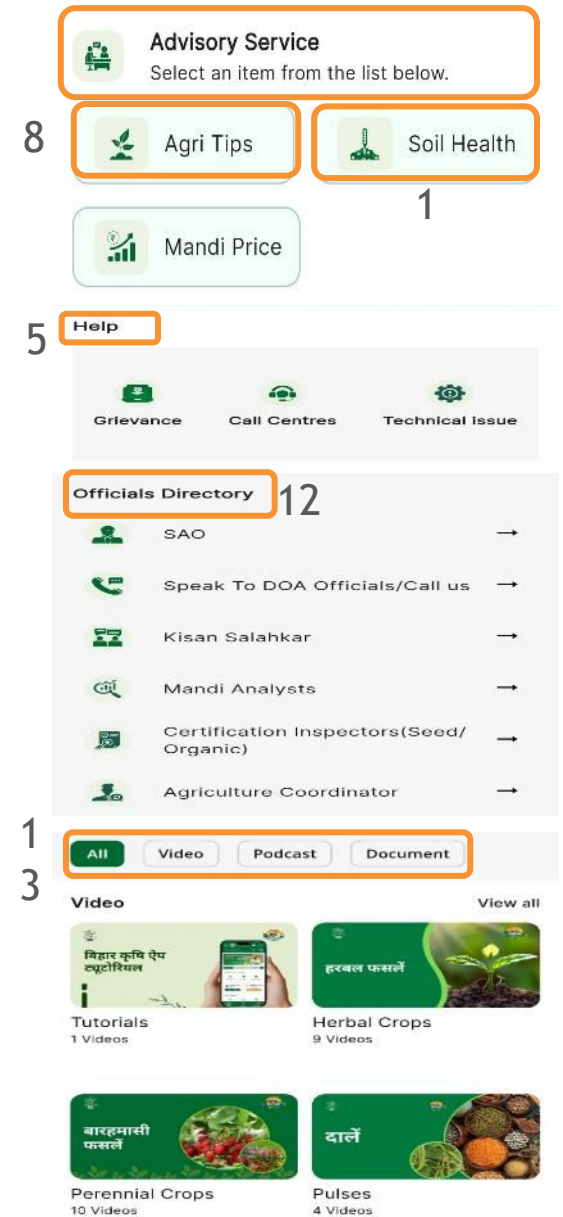
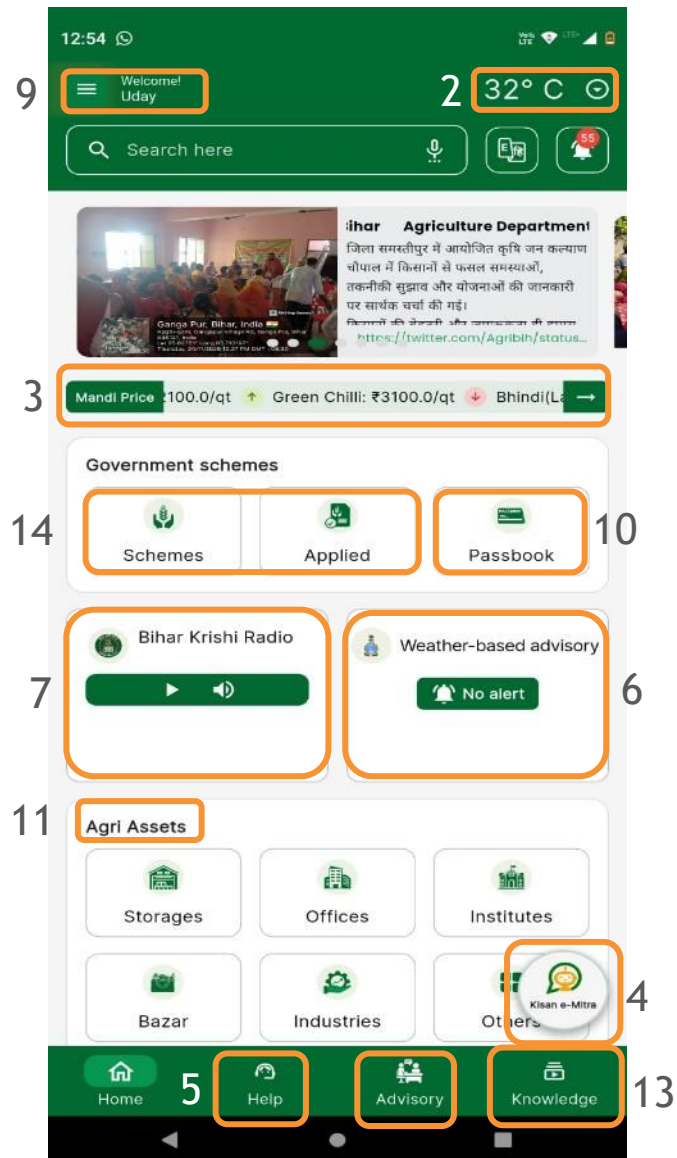
- A unified platform developed under 4th Agriculture roadmap of Bihar with support from the Gates Foundation
- Launched by Honorable Chief Minister of Bihar, Shri Nitish Kumar on 19th May 2025 and is live across all 38 districts of Bihar
- Target to reach 20+ million farmers
- Brings together agri-advisory, 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 

- Demographic details
- Scheme benefits
- Crop-sown details
- Soil health data
- Grievances

Data points needed to enable hyperlocal use cases

- Land details
- Assets data
- Historical data on crops
- Market transaction
- Preferences
- Credentials
- Trainings
- Trust-scores

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



AI-based farmer-centric service

Risk Management & Climate Adaptation

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

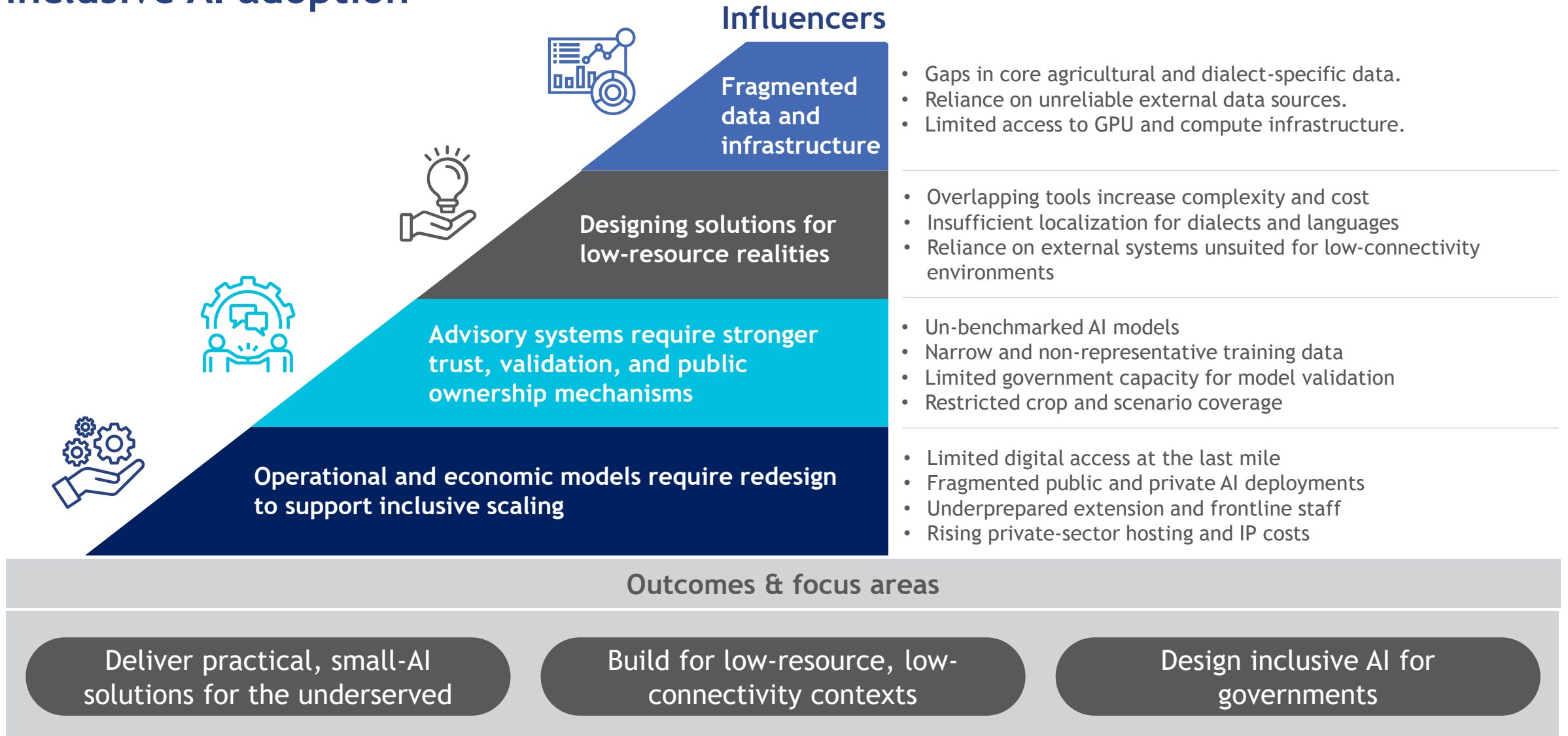
Trends & Predictions

Predict crop yields based on historical data, soil health, and weather patterns for better planning. Predict market trends and prices for better value

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



Agriculture and food systems



Climate change and sustainability



Enterprise & livelihood



Ethical AI and data solutions



Evidence and impact measurement



Financial services



Digital financial services



Gender equality, disability, and social inclusion



Government advisory



Health and nutrition



MSME development



Skilling and jobs



Startup innovation and acceleration



Technology and digital public infrastructure

Our expertise

Advisory to succeed in a rapidly evolving market



Capacity building



Channel development



Design thinking and innovations



Institutional development



Marketing and communication



Policy and regulation



Product development



Program management



Research



Responsible financial systems



Risk management



Strategy development

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 benefitted 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

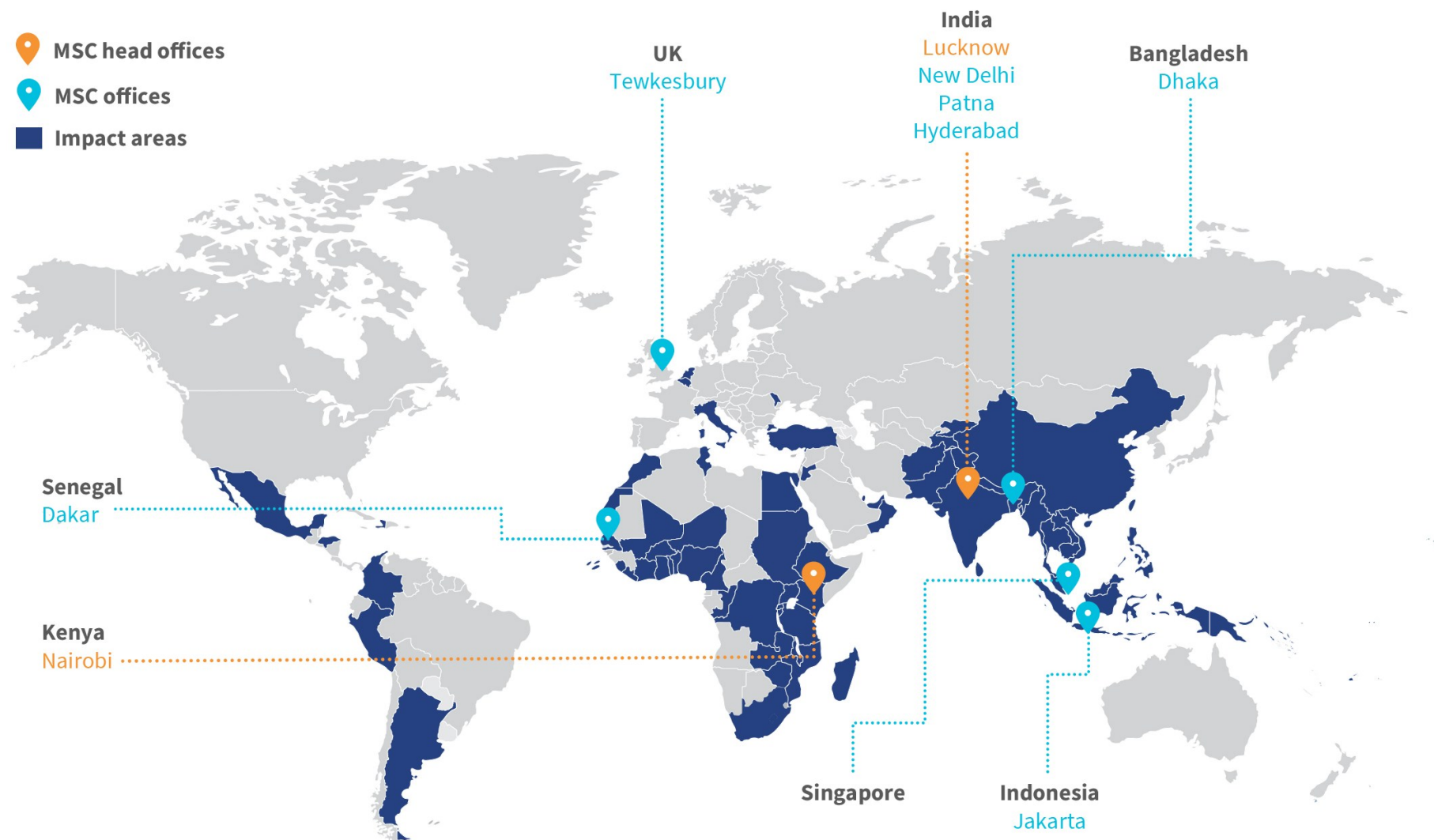
* Individuals may appear more than once across projects

** Estimated without double counting

Some of our partners and clients



-  MSC head offices
-  MSC offices
-  Impact areas



[MSC website](http://www.microsave.net) | Email: info@microsave.net | Website: www.microsave.net

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Africa head office

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