


Title of case study	mKRISHI: Empowering rural farmers
Name of organization(s)	Tata International Limited (Tata Consultancy Services (TCS))
Business sector	Telecommunications
Region(s) relevant to case study	<input type="checkbox"/> All regions <input type="checkbox"/> Africa and the Arab States <input checked="" type="checkbox"/> Asia and the Pacific <input type="checkbox"/> Caribbean and Central America <input type="checkbox"/> Europe <input type="checkbox"/> Least Developed Countries <input type="checkbox"/> North America <input type="checkbox"/> Polar regions <input type="checkbox"/> Small Island Developing States <input type="checkbox"/> South America
Country(s) relevant to case study	India
Adaptation sector(s) relevant to case study	<input type="checkbox"/> Business <input checked="" type="checkbox"/> Education and training <input checked="" type="checkbox"/> Food security, agriculture, forestry and fisheries <input type="checkbox"/> Human health <input type="checkbox"/> Oceans and coastal areas <input checked="" type="checkbox"/> Science, assessment, monitoring and early warning <input type="checkbox"/> Terrestrial ecosystems <input type="checkbox"/> Tourism <input type="checkbox"/> Transport, infrastructure and human settlements <input checked="" type="checkbox"/> Water resources <input type="checkbox"/> Other (please specify):
Adaptation activity	<p>Tata Consultancy Services' (TCS) Mobile Agro Advisory System (mKRISHI®) connects farmers with a system that empowers them to make sound decisions about agriculture, drive profits and conserve the environment.</p> <p>Farmers require information on weather, soil, water, fertilizers and pesticides that are specific to their plot of land. They need information on the type of seeds, crops available in the market and local market prices.</p> <p>TCS' Mobile Agro Advisory System provides information on microclimate, local market price and other</p>

	<p>subjects of relevance in rich-content format to a farmer’s low-end mobile phone. It also enables farmers to send queries in their local languages specific to their land and crops, and receive personalized replies from agricultural experts on their phones. mKRISHI’s strength lies in the fact that it can offer personalized advisory services in voice or graphic modes on simple cell phones. These services are based on real-time data as well as the needs of the farmers.</p> <p>Some of the key benefits to farmers are:</p> <ul style="list-style-type: none"> • Advice on when to harvest in relation to weather to limit crop damage. • Advice on water, pesticides and fertilizers, such as how much and when to use. • Market prices made available so they can choose where and when to sell. • Easier access to microloans and crop insurance services. <p>Benefits to others in the community are:</p> <ul style="list-style-type: none"> • Agro product companies can get direct access to farmers, enabling closer links to their customer base. • Banks and insurance companies can acquire information pertinent to farmers obtaining loans or developing more personalized insurance packages. • Government is able to communicate new policies to farmers and could obtain information regarding farmers to develop further policies. • mKRISHI operates using a network of village level employees, which would also tap into the large agricultural graduate resource base currently underused.
<p>Cost-benefit</p>	<p>Some of the key business benefits to TCS because of mKRISHI are:</p> <ul style="list-style-type: none"> • New market for the company • Direct contribution to existing business • Enhance TCS brand as a pioneer and innovative company • Positive perception of the company by stakeholders <p>mKRISHI has enabled a whole community – consisting of farmers and several rural stakeholders – to connect and exchange information and services. It ensures significant business benefits to the stakeholders (agri input companies, rural banks, crop insurance companies,</p>

	<p>government and agriculture universities) by enabling them to reach the farmers directly, at a much lower cost than traditional channels. Furthermore, mKRISHI could charge these organizations in future to subsidise the network.</p> <p>There is also potential for this platform to work in other sectors such as the health industry, as it offers information and service providers a great opportunity to reach out to rural markets.</p>
<p>Case study source(s)</p>	<p>mKRISHI® Mobile-based Service Delivery Platform</p> <p>mKRISHI®: Connecting India's Rural Farmers</p>
<p style="text-align: center;">CLICK FOR MORE INFO</p> 	



Source: www.tcs.com