From 5 million farmers to one connected ecosystem

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As Indiaâ??s digital agriculture landscape accelerates, Bayerâ??s FarmRise platform has crossed the milestone of five million registered farmers, raising larger questions about whether agri-tech can move beyond information dissemination to influence real farm-level decision-making. In an exclusive conversation with *AgroSpectrum*, ***Simon Wiebusch, Country Divisional Head â?? Crop Science Division, Bayer for India, Bangladesh & Sri Lanka,*** argues that the future of agriculture lies in a â??phygitalâ?• ecosystem where AI-powered advisory, market access, risk protection and agronomic intelligence converge to build farmer resilience at scale. He contends that digital tools are not replacing human extension networks but amplifying their reach, particularly in a country where personalised advisory for millions of smallholders remains a formidable challenge.

The discussion also explores the evolution of agricultural insurance through Bayerâ??s Alivio platform, the growing importance of data stewardship, and the role of AI in delivering hyperlocal recommendations without sacrificing agronomic precision. At its core, the interview examines whether integrated digital ecosystems can emerge as the operating infrastructure of Indian agriculture while balancing commercial scalability with the broader imperative of food-system resilience.

1. FarmRise has now crossed 5 million registered farmers in India, yet agricultural decision-making at the farm level remains deeply heterogeneous. How do you reconcile scale with true behavioral depthâ??are you influencing agronomic decisions, or primarily improving information access ?

Reaching five million registered farmers is an important milestone, but scale alone is not a measure of impact. India is not a single farming systemâ??it is thousands of highly localized systems shaped by soil, climate, cropping patterns, labor

availability, and market access. The real challenge is maintaining local relevance at scale.

FarmRise was therefore designed not just as an information platform, but as a decision-support ecosystem. Farmers are accessing crop-specific advisory, weather intelligence, mandi prices, government schemes, and sustainability guidance across nine-plus Indian languages.

More importantly, we are seeing early signals of behavioral changeâ??over 10 million anti-counterfeit scans, increasing uptake of Direct Seeded Rice advisory via Ask Deena, and stronger engagement with market linkage and risk-protection tools.

For us, success is not measured by downloads. It is measured by whether farmers can take more confident decisions, manage risk better, and build resilience over time.

2. Bayer describes FarmRise as part of a â??phygital ecosystemâ? combining advisory, insurance, credit, and market access. At what point does this integrated model shift from being a farmer empowerment platform to becoming a vertically integrated agri-services architecture, and how do you ensure neutrality of advice within it ?

Indian agriculture has historically operated through fragmented systems, where advisory, finance, inputs, and markets sit in silos. That fragmentation creates inefficiency, especially for smallholders. Our phygital approach is designed to improve coordination and accessâ??not to centralize control.

The model itself is partnership-led. FarmRise One for example supports over 500 FPOs and 200,000+ farmers, connecting them with multiple lenders, input partners, and premium buyers. Across the broader ecosystem, we have 60+ value-chain partnerships reaching millions of farmers.

Trust remains the most critical currency. If farmers perceive advice as transactional or biased, adoption will not sustain. That is why our approach is anchored in science-based agronomy, strong stewardship, and recommendations that prioritize long-term farm outcomes over short-term transactions.

3. Despite rapid digitization, trust in agriculture is still largely built through human extension systems. What evidence suggests that AI-driven advisory tools and chatbots are genuinely displacing, rather than simply supplementing, traditional extension networks ?

I donâ??t see agriculture evolving into â??digital versus human.â? Farming is inherently trust-driven, and trust is built through relationships, consistency, and outcomes over time.

What AI is enabling is improved accessibility and responsiveness. Our AI chatbot, launched in 2025, has already handled over 25,000 queries, while Ask Deena has engaged more than 25,000 farmers across key rice-growing regions. These tools provide immediate support in local languages, often beyond the reach of traditional extension.

However, large agronomic transitions, whether in Direct Seeded Rice, sustainability practices, or climate resilience, still require field-level engagement.

Additionally, given the small average landownership and subsequent high number of farmers in India, AI is probably the only viable option to give personalized advise at scale.

So, we see AI as an augmentation layer, not a replacement. It democratizes access to agronomic intelligence, while human expertise remains essential for contextualization and sustained behavioral change. Technology amplifies trust; it doesnâ??t replace it.

4. FarmRise and associated platforms now span advisory, input verification, risk protection through Alivio, and market linkage via FarmRise One. Is there a risk of over-centralizing the farmerâ??s ecosystem within a single corporate digital spine, and how do you address concerns around data ownership and consent ?

Digital agriculture can only be scaled if it is built on transparency, farmer agency, and responsible data governance. Farmers must clearly understand the value exchange.

Our intent is not to centralize agriculture into a single digital spine. Indian agriculture is inherently decentralized, and ecosystem driven. What we are addressing is fragmentation, which limits farmer access to advisory, finance, markets, and risk solutions.

This ecosystem is collaboration-ledâ??FarmRise One works with 500+ FPOs and multiple partners, while our broader initiatives span 60+ partnerships.

Over time, the differentiator will not be who captures the most data, but who uses data responsibly to create measurable farmer value while maintaining trust. Without that trust, no digital platform can scale meaningfully.

5. The anti-counterfeit scanning feature has recorded over 10 million scans. Beyond engagement metrics, what measurable behavioral or economic outcomes have you observedâ??particularly in terms of input quality assurance, yield improvement, or farmer income stability ?

The 10 million-plus scans signal much more than engagement; they reflect a shift in farmer behaviors toward greater awareness and traceability.

Counterfeit or substandard inputs directly impact productivity, crop quality, and farmer incomes. By enabling instant verification, we are strengthening confidence in the input ecosystem.

We also see improved engagement around responsible use and stewardship. Importantly, the scan feature acts as an entry point into a broader advisory layerâ??covering agronomy, weather, and market intelligence.

In agriculture, outcomes rarely come from a single intervention. They are the result of cumulative improvements, better inputs, better advisory, stronger risk management, and improved market access. The real opportunity is in connecting these layers to improve decision quality across the crop cycle.

6. With AI-powered advisory and multilingual chatbots scaling rapidly, how do you mitigate the risk of algorithmic bias or oversimplified recommendations in highly localized agronomic contexts where micro-variations in soil and climate are decisive ?

Agriculture is inherently local, so oversimplification is a real risk if technology is not grounded in agronomy and local validation.

That is why we position AI as a decision-support layer, not an autonomous agronomist. Our systems continuously evolve through localized data, crop intelligence, weather inputs, field interactions, and farmer feedback.

Equally important, they remain connected to human expertise on the ground.

India is one of the most complex agricultural environments globally. Any scalable digital solution must respect that diversity, not standardize over it. The future lies in combining AI, data science, and field intelligence to deliver more precise, context-aware advisory.

7. Alivio introduces a model where agronomic thresholds trigger instant benefits and input redemption. Does this represent a fundamental redefinition of agricultural insuranceâ??from indemnity-based protection to real-time agronomic risk monetization ?

Agriculture is becoming more volatile due to climate variability and changing economics. Farmers need risk-management systems that are faster and more closely aligned with real conditions on the ground.

Alivio uses high-resolution satellite data and plot-level intelligence to trigger support when agronomic thresholds are breached. Instead of long settlement cycles, farmers receive timely benefits that can be immediately redeemed for seeds and crop protection inputs.

The model is already active in crops like onion and corn and will expand further.

What we are seeing is a shift from purely indemnity-based insurance to more integrated resilience modelsâ??where the focus is on keeping farmers productive despite shocks.

8. Looking ahead, do you see Bayerâ??s phygital ecosystem evolving into an operating system for Indian agriculture, and if so, how do you balance commercial scalability with the long-term public-good dimension of food system resilience ?

Indian agriculture is undergoing a structural shiftâ??driven by digitization, FPO-led aggregation, climate-smart practices, rural financial inclusion, and productivity-focused innovation. Initiatives around Digital Public Infrastructure and value-chain modernization are accelerating this transition.

Going forward, digital and phygital platforms will increasingly act as foundational infrastructure layersâ??connecting advisory, sustainability, markets, traceability, and risk management.

Today, Bayerâ??s ecosystem already spans over 5 million FarmRise users, 60+ partnerships, 500+ FPOs through FarmRise One, and an additional 370+ through SFAC collaborations. Sustainability platforms like DirectAcres and the Good Rice Alliance are also delivering measurable impact on a scale.

Importantly, commercial scalability and food-system resilience are not in tension; they are interdependent. When farmers become more productive, profitable, and climate-resilient, the entire system becomes stronger; agriculture becomes more regenerative.

Our role is to bring science-led innovation, digital capability, and ecosystem partnerships to support a more resilient, competitive, and future-ready agricultural sector in India.

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