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## Empowering agriculture: Assessing the progress and issues in the promotion of 10,000 farmer producer organisations

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### Abstract

Agriculture in India is primarily focused on production and is characterized by a large number of fragmented small landholdings. It plays a vital role in the growth of the Indian economy. Small and marginal farmers form the majority of cultivators in Indian agriculture and are often exposed to numerous risks and challenges in agricultural production. To mitigate these risks and address the challenges, government came with the idea of collectivisation of small and marginal farmers into Farmer Producer Organisations in order to empowering them socially and economically. Experiences from India and across the globe demonstrate that farmer institutions that are membership-driven, financially stable, operate on a business model, and are well-connected to technology, research, markets, financial institutions, and other infrastructure can deliver significant economic advantages to their members. Farmer Producer Organisations (FPOs), as a hybrid of public and private companies, embody all these characteristics. In addition to achieve goals of doubling the farmer's income government introduced its flagship scheme "Central Sector Scheme for the Promotion and Formation of 10,000 Farmer Producer Organisations (FPOs)" in 2019. This review paper is based on secondary data and author discusses the major provisions of scheme, the present status of the FPOs under the scheme and financial allocation with various types of assistance and provisions for creating a robust ecosystem to develop successful FPOs. The main objective of this paper is to describe how small and marginal farmers are empowering under this scheme through FPOs.

**Keywords:** Small and marginal farmers, farmer producer organisations, empowerment, central sector scheme

### Introduction

Agriculture in India is primarily focused on production, characterized by numerous fragmented small holdings, and serves as a cornerstone of the country's economic development. For centuries, it has been the backbone of the Indian economy, with nearly half of the population depending on farming and allied activities for their livelihood. Employing such a large workforce, it is a crucial sector of economy contributing a substantial proportion of 18% to the total Gross Value Added (GVA) at current prices (Press Information Bureau, PIB, 2023) <sup>[1]</sup>. Out of which, the small and marginal farmers are a substantial proportion of the agricultural workforce in India. Their significance extends beyond mere numbers; they play a pivotal role in shaping the nation's food security, rural economies, and social fabric. In India's agricultural landscape, small and marginal farmers represent the predominant farming community, with 86% of operational holdings being two hectares or less, and 66% falling below one hectare (Singh, 2012). A notable trend has emerged between 2010-11 and 2015-16, where the total operational agricultural land decreased from 159.59 million hectares to 157.82 million hectares, while simultaneously experiencing a 5.86% increase in operational holdings from 138.35 million to 146.45 million <sup>[2]</sup>. According to the Agriculture Census 2015-16, this pattern indicates significant land fragmentation, resulting in a diminishing average landholding size of 1.08 hectares, with a gender disparity showing 1.10 hectares for male farmers and 0.90 hectares for female farmers <sup>[3]</sup>. While small and marginal farmers cultivate 47.3% of the total agricultural area, they play a vital role in India's food security, sustaining rural livelihoods, and fostering local development. Despite their limited land resources, these smallholder farmers make significant contributions to national food production and are instrumental in meeting the nutritional needs of local communities.

Studies have shown that smallholders make a substantial contribution to global food security. For instance, research by Ricciardi *et al.* (2018)<sup>[4]</sup> found that smallholders produce 30-34% of the global food supply, utilizing only 24% of the global cropland area. This highlights their efficiency and resourcefulness in maximizing agricultural productivity on limited land.

### **Economic Vulnerabilities and Agricultural Distress among Smallholders**

The alarming rise in suicides among small and marginal farmers, as documented by the National Crime Records Bureau (2011), underscores their critical struggle for survival<sup>[4]</sup>. While the Reserve Bank of India (2006) and Satish (2007) identify indebtedness as the immediate trigger for distress, the underlying challenges are deeply rooted in high transaction costs and inherent agricultural production risks<sup>[5]</sup>. These farmers face multiple obstacles, including limited economies of scale, insufficient access to information, weak market communication networks, and exploitation by intermediaries in both input sourcing and produce marketing. The situation is further complicated by restricted access to affordable credit (Dev, 2005)<sup>[6]</sup> and sometimes aggressive loan recovery practices (Sriram, 2008)<sup>[7]</sup>, which intensify their vulnerable position. The impact of these challenges extends beyond individual farmers to affect entire rural communities, leading to decreased agricultural productivity and rural-urban migration. Recent studies also indicate that climate change and market volatility have further intensified these vulnerabilities, making it increasingly difficult for small-scale farmers to maintain sustainable agricultural operations without substantial institutional support and policy interventions.

The social empowerment of small and marginal farmers is a crucial goal for sustainable agricultural development. Also, empowering small and marginal farmers is a prerequisite for sustainable agricultural development. In India, where more than 86% of farmers fall into this category, there is a need to provide them with better resources, technology, and market access. Their vulnerability to risks, coupled with the need for social and economic empowerment, has spurred a transformative initiative: Farmer Producer Organisations (FPOs). FPOs, akin to hybrid entities blending public purpose with private dynamism, have emerged as catalysts for change.

The formation of producer organizations, particularly for small and marginal farmers, has become one of the most effective strategies to tackle various agricultural challenges, notably by enhancing access to technology, inputs, and markets. Furthermore, it is argued that primary producers' organizations or collectives are the only entities capable of shielding small farmers from the adverse effects of globalization or enabling their successful participation in modern competitive markets (Trebbin and Hassler, 2012)<sup>[8]</sup>. Additionally, cooperatives or similar collectives are deemed necessary for small farmers as they can help secure better prices for their produce and more favourable credit terms,

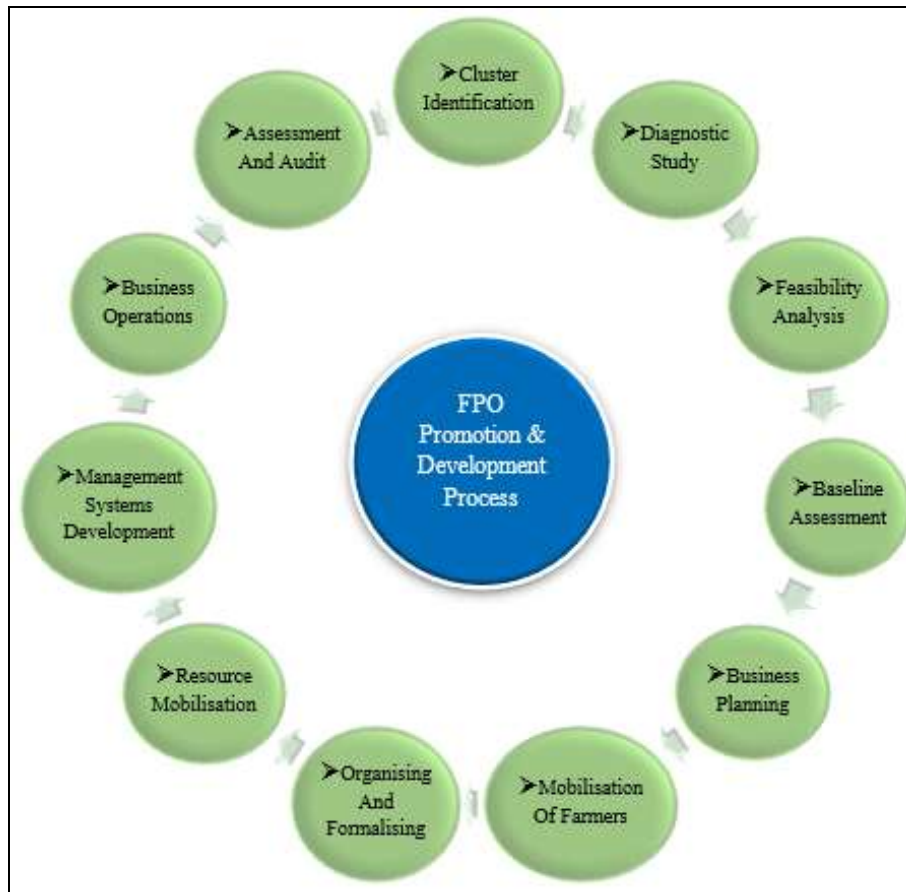
thereby freeing them from the interlocking of factor and product markets that typically ensnare them (Patibandla and Sastry, 2004)<sup>[9]</sup>.

The Government of India has recognized farmer producer organizations registered under the special provisions of the Companies Act, 2013 (Raju KV 2017)<sup>[10]</sup>, as the most suitable institutional framework to mobilize farmers and enhance their capacity to collectively leverage their production and marketing capabilities. In addition to promote FPOs further and develop the robust ecosystem for their future growth, Government of India came up with its flagship scheme "Central Sector Scheme for the Promotion and Formation of 10,000 Farmer Producer Organisations (FPOs)" in 2019 with the visionary aim to double the farmers income.

### **Provisions under the Scheme**

The Government of India has initiated a transformative Central Sector Scheme aimed at establishing and nurturing 10,000 Farmer Producer Organizations (FPOs) across the country. This strategic initiative, launched by the Prime Minister at Chitrakoot, Uttar Pradesh on February 29, 2020, represents a significant step toward agricultural reform and farmer empowerment. The scheme addresses multiple challenges faced by small and marginal farmers by strengthening their collective bargaining capabilities, creating economies of scale in agricultural operations, and minimizing production and transaction costs. Under the operational guidelines issued by the Department of Agriculture and Farmers' Welfare (DA&FW), the scheme provides comprehensive support including financial assistance for FPO formation and operation, technical guidance, capacity building, market linkage development, and access to modern farming technologies. The operational guidelines, released in 2020, outline detailed procedures for FPO formation, eligibility criteria for members and promoting organizations, financial support mechanisms, and monitoring frameworks to ensure transparency and accountability in implementation. These guidelines also specify the roles and responsibilities of various stakeholders and establish clear metrics for measuring the success and sustainability of FPOs. The initiative particularly emphasizes inclusivity by focusing on small, marginal, and women farmers, while promoting sustainable agricultural practices and crop diversification. It integrates various agricultural value chain components, from production to marketing, creating a holistic ecosystem for agricultural growth and farmer prosperity. The implementation framework involves collaboration between multiple stakeholders, including state governments, agricultural universities, NABARD, and other implementing agencies, ensuring comprehensive support for FPO development and sustainability, ultimately aligning with the government's vision of doubling farmers' income and promoting sustainable agriculture through collective farming practices.

### **FPO Promotion and Development Process**



**Fig 1:** FPO Promotion and Development Process

The implementation strategy for establishing and promoting economically sustainable Farmer Producer Organizations (FPOs) has undergone significant expansion since its inception. While the scheme initially operated through three primary implementing agencies, recent data from the Ministry of Agriculture and Farmers' Welfare indicates a substantial increase to 14 Implementing Agencies (IAs). These now include key institutions such as the Small Farmers' Agri-Business Consortium (SFAC), National Bank for Agriculture and Rural Development (NABARD), National Cooperative Development Corporation (NCDC), and National Agricultural Cooperative Marketing Federation of India Ltd. (NAFED), among others. These designated agencies are entrusted with the crucial responsibility of FPO formation and promotion, operating either under the Companies Act or the respective state Co-operative Societies Acts<sup>[11]</sup>. This expanded implementation framework reflects the government's commitment to achieving its ambitious target of forming 10,000 new FPOs nationwide, while ensuring comprehensive coverage and specialized support across diverse agricultural regions. The multi-agency approach also facilitates better adaptation to local agricultural contexts and enables more effective resource mobilization for FPO development.

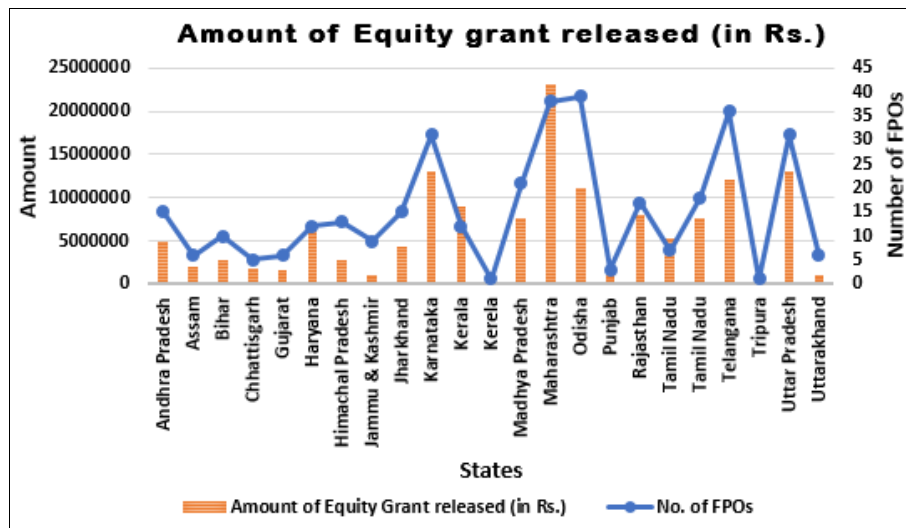
#### **Objectives and Financial Framework of the FPO Scheme**

The scheme for Farmer Producer Organizations (FPOs) encompasses comprehensive objectives aimed at transforming agricultural communities. Its primary goal is to establish 10,000 new FPOs within a robust support ecosystem, fostering sustainable income-oriented farming practices and enhancing the socio-economic welfare of

farming communities. The initiative focuses on optimizing productivity through efficient resource utilization and improved market access, enabling farmers to achieve better returns through collective action.

A key component of the scheme is its commitment to providing extensive support to newly formed FPOs for five years from their inception. This support encompasses various aspects including organizational management, input procurement, production optimization, value addition processes, market connectivity, credit facilitation, and technological integration. Additionally, the scheme emphasizes building effective capacity among FPOs to develop agricultural entrepreneurship skills, enabling them to achieve economic viability and self-sustainability beyond the government support period<sup>[12]</sup>.

Regarding financial allocation, the scheme's implementation timeline extends to 2023-24, with an initial budgetary provision of Rs. 4,496.00 crore. Considering the five-year support structure, financial assistance will continue until 2027-28, requiring an additional allocation of Rs. 2,370.00 crore for the period 2024-25 to 2027-28. This brings the total budgetary requirement to Rs. 6,866.00 crore, to be sourced from the Department of Agriculture, Cooperation & Farmers' Welfare (DAC&FW) allocations<sup>[13]</sup>. The financial support framework for Farmer Producer Organizations (FPOs) encompasses a comprehensive package of financial provisions designed to facilitate their operational and developmental needs. A management cost allocation of Rs. 18 lakhs per FPO will be provided to cover essential expenses including staff salaries, organizational registration, office infrastructure, utility charges, equipment procurement, travel, and miscellaneous operational expenditures.



Source: Author Compilation from SFAC Annual Report 2021-22.

Fig 2: Amount of Equity Grant Released

Additionally, an innovative equity grant mechanism will be implemented, offering a matching grant of up to Rs. 2,000 per farmer member, subject to a maximum ceiling of Rs. 15 lakhs per FPO. The credit guarantee structure is strategically tiered to support different scales of project financing: for loans up to Rs. 1 crore, an 85% credit guarantee cover will be extended with a maximum ceiling of Rs. 85 lakhs, while for project loans ranging from Rs. 1 crore to Rs. 2 crores, the guarantee cover will be 75% with a maximum ceiling of Rs. 150 lakhs, thereby providing flexible financial protection and supporting the scaling of agricultural producer organizations<sup>[14]</sup>.

#### Training support and capacity building under the Scheme

The Bankers Institute of Rural Development (BIRD) in Lucknow and the "Laxman Rao Inamdar National Academy for Co-operative Research & Development" (LINAC) in Gurugram have been designated as the primary training and capacity-building centres for Farmer Producer Organizations (FPOs) promoted by NABARD, SFAC, and other authorized Implementing Agencies. These institutions are empowered to provide comprehensive training and development support for FPOs registered under Part IX A of the Companies Act or the Co-operative Societies Act. BIRD will collaborate extensively with a network of prestigious national and regional institutions, including NIRD, MANAGE, NIAM, NIFTEM, VAMNICOM, IRMA in Anand, ASCI in Hyderabad, State and Central Government Agriculture Universities, National Level Skill Development Universities, Krishi Vigyan Kendras (KVKs), and other national-level management and skill development institutions to ensure comprehensive and high-quality capacity building for agricultural producer collectives across India.<sup>[15]</sup>

- **Formation in Produce Clusters:** FPOs are to be developed in **produce clusters**, where agricultural and

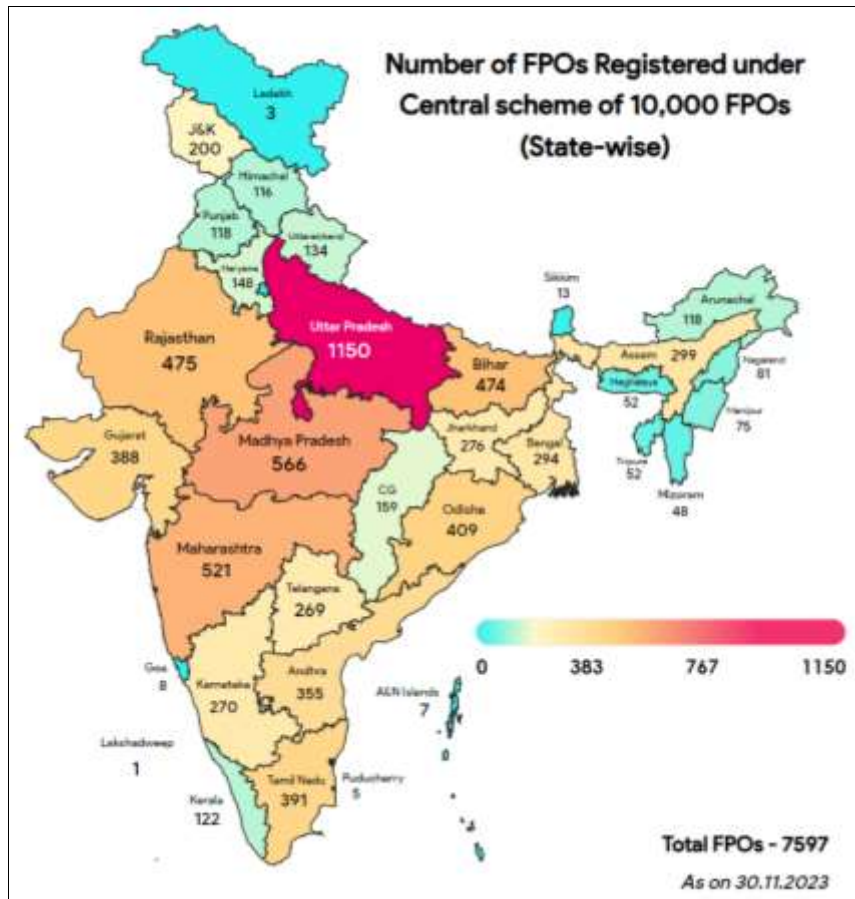
horticultural crops are grown. This approach leverages economies of scale and improves market access for FPO members.

- **Specialization and Market Access:** The scheme encourages the concept of **"One District One Product"** clusters to promote specialization. These clusters focus on better processing, marketing, branding, and export of specific agricultural products.
- **Professional Handholding Support:** Cluster-Based Business Organizations (CBBOs) will provide professional support to each FPO for a period of **5 years**. CBBOs play a crucial role in aggregating, registering, and guiding FPOs.
- **Allocation of Clusters:** In the year **2020-21**, a total of **2,200 FPO produce clusters** were allocated for the formation of FPOs. These clusters include specialized FPOs for organic produce, oilseeds, and other commodities<sup>[16]</sup>.

#### Status of FPOs under the Scheme

At the national level, the scheme's implementation is strategically coordinated through M/s Ernst & Young LLP, appointed by SFAC as the National Project Management Agency (NPMA) through a competitive bidding process. The NPMA's role encompasses providing comprehensive project guidance, managing an integrated portal/MIS, and overseeing information management and monitoring activities. SFAC, serving as both the Central Nodal Agency (CNA) and an Implementing Agency, has made significant strides in expanding the FPO network.

Following DA&FW's eligibility criteria, SFAC has successfully empanelled 126 Cluster Based Business Organizations (CBBOs) - 94 in 2020-21 and 32 in 2021-22. Under this framework, SFAC has been assigned the responsibility of promoting 1,566 block-wise FPOs and 316 special category FPOs<sup>[17]</sup>.



**Fig 3:** Number of FPOs registered under Central schemes of 10,000 FPOs (State-wise)

The growth trajectory of producer companies has shown remarkable acceleration in recent years. According to Govil and Neti (2022), FY20 and FY21 witnessed unprecedented growth with 2,474 and 6,043 new registrations respectively, dramatically surpassing the 7,431 producer companies registered in the preceding 16 years (up to March 31, 2019). This surge brought the total number of registered producer companies to 15,948 by March 31, 2021<sup>[18]</sup>. Notably, the registration momentum remained strong even during the Covid-19 pandemic (March 2020 - March 2021), with several states including Maharashtra, Uttar Pradesh, Haryana, Bihar, and West Bengal registering more companies in this single year than in the previous 16 years combined<sup>[19]</sup>.

Out of the Producer Collectives (PCs) registered during these years, approximately 1,250 could have been promoted under the 10,000 FPO Scheme, aligned with the scheme's budgetary allocation. The remaining organizations are being advanced through state programs, corporate social responsibility (CSR), philanthropic grants, and self-funded initiatives<sup>[20]</sup>. Under the Central Sector Scheme (CSS) for "Formation and Promotion" of 10,000 Farmer Producer Organizations (FPOs), 4,965 blocks have been allocated to various implementing agencies for FPO development. As of November 30, 2023, 7,597 FPOs have been registered<sup>[21]</sup>, with Uttar Pradesh, Madhya Pradesh, Maharashtra, Bihar, and Rajasthan emerging as the leading states in FPO formation, while Delhi, Lakshadweep, Puducherry, Goa, and Ladakh represent the regions with the fewest organizations. The scheme's operational guidelines prioritize women farmers' participation, mandating their involvement as shareholders and ensuring at least one-woman member in the Board of Directors or Governing Body. By March 2022,

225 women-focused FPOs had been promoted by different implementing agencies<sup>[22]</sup>.

### Implementing Agency wise Details of FPOs Formed & Supported

Under the Central Sector Scheme (CSS), the SFAC has been strategically assigned a comprehensive target of promoting 1,566 block-wise FPOs and an additional 316 special category FPOs<sup>[23]</sup>, complemented by NABARD's independent promotion of 1,416 FPOs under the same scheme<sup>[24]</sup>. The NITI Ayog's strategic identification of 117 aspirational districts in 2020 revealed a critical landscape of approximately 1,900 Producer Collectives (PCs) as of March 2021, with significant developmental disparities evident between well-connected regions like Maharashtra and more geographically isolated territories<sup>[25]</sup>. These disparities underscore the uneven agricultural development across different geographical contexts, highlighting the challenges of equitable rural economic transformation. By March 9, 2022, the new FPO scheme had successfully registered 421 additional FPOs across these aspirational districts through various Implementing Agencies, demonstrating a continued commitment to bridging economic and agricultural developmental gaps and providing a systematic approach to empowering farmers through collective organization and strategic institutional support<sup>[26]</sup>.

### Critical Insights into the Formation and Promotion of 10000 FPO scheme

The critical evaluation of the Central Sector Scheme for the Formation and Promotion of 10,000 Farmer Producer Organisations (FPOs) highlights its transformative potential

while also addressing the challenges it faces. FPOs have demonstrated their ability to enhance farmers' incomes significantly. Studies indicate that farmers who are members of FPOs experience a 30.49% increase in real income compared to non-members, as they benefit from better access to inputs, credit, and markets <sup>[27]</sup>. By pooling resources and leveraging economies of scale, FPOs reduce production costs and marketing expenses. For instance, collective bargaining enables farmers to negotiate better prices for their produce and purchase inputs at reduced rates, thereby increasing profitability <sup>[28]</sup>. FPOs facilitate direct market linkages and reduce dependence on intermediaries, leading to higher price realization. For example, sales through Farmer Producer Companies (FPCs) have resulted in a 22% increase in prices received by farmers and a 31% reduction in marketing costs <sup>[29]</sup>. The "One District One Product" approach under the scheme promotes specialization and value addition, enhancing market access for specific commodities <sup>[30]</sup>.

FPOs serve as platforms for knowledge dissemination and skill development. Training programs organized by institutions like BIRD and LINAC equip farmers with entrepreneurial skills and modern agricultural practices, fostering long-term sustainability <sup>[31]</sup>. Access to improved inputs such as seeds, farm machinery, and weather advisories through FPOs has enhanced productivity among member farmers <sup>[32]</sup>. FPOs promote social cohesion and gender inclusivity by encouraging women's participation in decision-making roles. As of March 2022, 225 women-led FPOs have been established under the scheme <sup>[33]</sup>. The collectivization process also mitigates social conflicts and fosters community development, contributing to rural socio-economic upliftment. By aggregating smallholders, FPOs help mitigate risks associated with market fluctuations, climate uncertainties, and input procurement. This collective approach strengthens farmers' resilience against external shocks. The uneven distribution of FPOs across regions indicates that remote or aspirational districts are lagging behind well-connected areas in terms of FPO formation and benefits <sup>[34]</sup>. Many FPOs struggle with mobilizing equity capital and achieving financial independence after the government's handholding period ends. Around 50% of existing FPCs are still in their nascent stages or struggling to survive <sup>[35]</sup>. Complex regulatory requirements, such as licensing for fertilizers or seeds, hinder the operational efficiency of FPOs. Additionally, reforms in state APMC Acts are needed to provide direct market access to these organizations <sup>[36]</sup>.

### Conclusion

This review paper highlights the transformative potential of Farmer Producer Organisations (FPOs) in addressing the challenges faced by small and marginal farmers in India. It draws attention to the critical role of the Central Sector Scheme for the Formation and Promotion of 10,000 FPOs, launched in 2019, in empowering farmers socially and economically. Small and marginal farmers, who constitute over 86% of India's farming community, operate on fragmented landholdings averaging 1.08 hectares. Despite their significant contributions to food security and rural development, these farmers face numerous challenges. The collectivization of farmers into FPOs has emerged as a viable solution to these structural challenges. The scheme also emphasizes inclusivity by encouraging women's participation in FPOs. As of March 2022, 225 women-led

FPOs have been established <sup>[37]</sup>. However, regional disparities persist, with fewer FPOs in remote or aspirational districts compared to well-connected areas. The COVID-19 pandemic posed challenges but also accelerated producer company registrations due to increased government focus. In conclusion, the Central Sector Scheme for the Formation and Promotion of 10,000 FPOs represents a significant step toward empowering smallholders and fostering sustainable agricultural development in India. While it has made commendable progress in promoting collectivization and enhancing farmers' economic resilience, challenges such as uneven regional distribution and long-term sustainability need to be addressed through targeted interventions and adaptive strategies.

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