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Evolution of farmer producer organisations in India: Policies, reforms, and future directions

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Abstract

Indian agriculture is dominated by small and marginal holders, over 86% of holdings operate less than two hectares, who face high transaction costs, price volatility and weak bargaining power in increasingly liberalised markets. Earlier collectivisation attempts through cooperatives, self-help groups and joint liability groups partially eased credit and input constraints but suffered from political interference, elite capture and limited market orientation. Farmer Producer Organisations (FPOs), especially Producer Companies enabled by the Companies Act amendment based on the Alagh Committee's recommendations, have emerged as a hybrid institutional form combining cooperative principles with corporate governance to integrate smallholders into modern value chains. This review traces the historical evolution of FPOs in India, analyses key policies and institutional reforms, synthesises evidence on their economic, social and institutional performance, and identifies future policy directions. Recent reviews estimate that more than 7,000-10,000 FPOs cover around 4.3 million farmers, with income gains where organisations function effectively; however, about 70% face sustainability challenges. Central initiatives such as SFAC and NABARD promotion efforts, equity grants, credit guarantees, and the Central Sector Scheme for the Formation and Promotion of 10,000 FPOs have intensified support, but implementation gaps, fragmented databases, and uneven state-level ecosystems persist. The paper argues for an ecosystem-based strategy centred on institutional strengthening, innovative finance, digital and market integration, and inclusive, gender- and youth-sensitive design to align FPOs with national goals like Doubling Farmers' Income, Atmanirbhar Bharat and the SDGs.

Keywords: Farmer Producer Organisations (FPOs), smallholder farmers, agriculture cooperatives, NABARD, SFAC

Introduction

Indian agriculture remains central to livelihoods, yet is structurally characterised by highly fragmented landholdings, pervasive market asymmetries and smallholder vulnerability. Small and marginal farmers constitute over four-fifths of holdings while cultivating less than half of the operational area, limiting economies of scale in input procurement, mechanisation and marketing (Hema *et al.*, 2025; Arahant *et al.*, 2025) ^[3, 7]. These farmers face volatile prices, rising input costs and increasing exposure to climatic and market risks, which conventional extension and subsidy-based approaches have only partially mitigated (Biswas *et al.*, 2025; Jose & Chathukulam, 2025) ^[4, 12]. Fragmentation also weakens bargaining power vis-à-vis traders, processors and retailers. Individual farmers transact in small lots, often at the village gate, where information asymmetries and dependence on local intermediaries depress farm-gate prices and restrict access to quality inputs and technology (Yazhini *et al.*, 2025; Lalitha *et al.*, 2022) ^[1, 11]. This structural predicament has prompted policymakers and development agencies to search for institutional mechanisms that aggregate production and demand, reduce transaction costs and strengthen smallholders' position in value chains.

Collectivisation and global parallels

Collective action in agriculture is a long-standing response to smallholder issues. In India, cooperatives, self-help groups, common interest groups and commodity-based associations have provided platforms for joint input purchase, credit access and marketing (Yazhini *et al.*, 2025; Kumari *et al.*, 2022) ^[14, 18]. Globally, comparable models such as agricultural cooperatives in Canada and the European Union, tea and dairy cooperatives in Kenya, and producer organisations linked to high-value export chains, demonstrate how farmer collectives can improve access to inputs, technology and markets, and capture value through processing and branding (Anand *et al.*, 2025) ^[17].

However, experience with traditional cooperatives in India and elsewhere reveals recurring problems: excessive state control, political patronage, elite capture, weak member orientation and low business professionalism, often resulting in financial fragility and limited innovation (Malik & Kajale, 2024) ^[10]. These limitations have spurred experimentation with new organisational forms that combine the mutuality and democratic ethos of cooperatives with the efficiency and capital-raising capacity of corporate entities.

Emergence of FPOs as hybrid institutions

Farmer Producer Organisations, particularly Producer Companies created through amendments to the Companies Act following the Alagh Committee represents a deliberate attempt to craft a hybrid model that blends cooperative principles (member ownership, one member one vote, patronage-based benefits) with corporate legal structures, professional management and explicit market orientation (Biswas *et al.*, 2025) ^[4]. FPOs are designed to provide a broad suite of services, including input supply, aggregation, primary processing, storage, marketing, technical advice and sometimes credit intermediation, while operating as member-centric agribusinesses (Bikkina *et al.*, 2018) ^[5]. Recent institutional analyses conceptualise FPOs not merely as aggregators but as socio-economic institutions embedded in agrarian systems, mediating between state, market and community, and addressing transaction costs, collective governance, inclusion, risk management and ecological concerns (Jose & Chathukulam, 2025; Saxena *et al.*, 2024) ^[12, 13]. This perspective underscores their potential role in wider rural transformation and sustainability transitions rather than only in price realisation.

Research gap

Over the last decade, a rich body of empirical and review literature has emerged on FPOs, covering governance, behavioural drivers, impact on income, gender dynamics, sustainability and policy design (Yazhini *et al.*, 2025; Naik *et al.*, 2025; Hema *et al.*, 2025; Bikkina *et al.*, 2018; Surendran-Padmaja & Ojha, 2023; Malik & Kajale, 2024; Lalitha *et al.*, 2022; Yazhini *et al.*, 2025; Anand *et al.*, 2025; Aditi *et al.*, 2025; Trivedi *et al.*, 2022) ^[1, 2, 3, 5, 8, 10, 11, 14, 17, 20]. Several studies review impact factors or challenges, while others focus on specific regions or case studies, such as Sahyadri Farmers Producer Company or FPOs in North India (Bikkina *et al.*, 2018; Lalitha *et al.*, 2022; Trivedi *et al.*, 2022) ^[5, 11, 20]. Yet there remains limited synthesis that systematically links the historical evolution of farmer collectives, the changing policy and legal trajectory, and the emerging reform agenda, including the Central Sector Scheme for 10,000 FPOs, evolving national policies and state-level innovations into a coherent narrative of institutional development and future directions. In particular, the interplay between central schemes, state ecosystems, financial instruments, behavioural factors and digital transformations is often examined in isolation.

Objectives

- To review the evolution of FPOs in India.
- To analyse key policies, institutional reforms, and implementation frameworks.
- To highlight challenges and identify future directions.

Historical Evolution of FPOs in India

Early collectivisation: cooperatives and their limitations

- Cooperative movement (from 1904) provided early institutional architecture for farmer collectives, enabling credit access and some marketing functions.
- Over time, many cooperatives suffered from politicisation, bureaucratic control, weak accountability, and limited responsiveness to market opportunities, constraining innovation and member

benefits.

- Parallel experiments with SHGs, joint liability groups and commodity interest groups extended financial inclusion and social capital but often lacked scale, professional management and strong market linkages (Yazhini *et al.*, 2025) ^[1].

Post-liberalisation reforms and shift toward Producer Companies

- Economic reforms of the 1990s exposed smallholders to greater price and market risk while also opening new opportunities in high-value chains, prompting calls to rethink agrarian institutions at the state-market community interface.
- The Y.K. Alagh Committee proposed the Producer Company as a new legal form under the Companies Act, designed to support member-based production, processing, input supply and services while maintaining a cooperative-style.
- Part IXA of the Companies Act (2002) legally recognised Producer Companies, offering more flexible capital structures and clearer corporate governance than many cooperative laws, while preserving mutual benefit orientation (Biswas *et al.*, 2025; Jose & Chathukulam, 2025; Arahant *et al.*, 2025) ^[4, 6, 7].

Pilot initiatives and early promotion (1999-2010)

- Donor- and NGO-led pilots in the late 1990s and early 2000s supported by agencies such as IFAD and DFID experimented with producer collectives focused on high-value crops, dairy and horticulture, demonstrating benefits of aggregation and value-chain participation.
- SFAC emerged as a catalytic national-level agency, promoting Producer Companies, developing policy and process guidelines, and offering equity support and credit facilitation.
- Early FPOs often depended heavily on promoting institutions (NGOs, cooperatives, development projects) for mobilisation, governance and market linkages, with mixed results on long-term sustainability (Malik & Kajale, 2024; Lalitha *et al.*, 2022; Trivedi *et al.*, 2022) ^[10, 11, 20].

Scaling up: SFAC, NABARD and national guidelines (2011-2014)

- From around 2011-2012, the Department of Agriculture, Cooperation & Farmers Welfare launched a pilot programme for promoting member-based FPOs in partnership with states, implemented through SFAC (Kumari *et al.*, 2022) ^[18].
- Comprehensive Policy and Process Guidelines for FPOs (2013) formalised the concept, roles of promoting institutions, financial instruments (equity grant schemes, credit guarantees) and governance standards.
- NABARD began to support FPOs through dedicated schemes and grants, positioning them as instruments for financial inclusion, value-chain integration and income enhancement (Surendran-Padmaja & Ojha, 2023) ^[8].

The 10,000 FPO mission and post 2019 central scheme

- Recognising the centrality of collectives in the

Doubling Farmers' Income agenda, the Government of India launched a mission-mode Central Sector Scheme for Formation and Promotion of 10,000 FPOs in 2020, with a multi-year outlay (about Rs. 6,865 crore) and cluster-based promotion through CBBOs.

- This scheme institutionalised a network of Cluster-Based Business Organisations (CBBOs) to hand-hold FPOs, with dedicated support for equity, credit guarantees, capacity building and market linkages.
- Recent estimates indicate 7,000-10,000 registered FPOs covering around 4-4.3 million farmers, with rapid growth since 2020, especially in states like Maharashtra and Bihar and with emerging women-led organisations (Arahant *et al.*, 2025)^[7].

Evolution of legal and institutional frameworks

- Producer Companies under the Companies Act now coexist with cooperatives, trusts, societies and federated SHG structures, all of which may be labelled or function as FPOs in a broad sense.
- Producer Companies are typically favoured in national policy due to clearer corporate governance and access to equity-like instruments, while cooperatives remain significant in some states and commodities e.g., dairy, sugar.
- Institutional analyses stress that FPOs should be understood as a family of hybrid, farmer-led organisations legal diversity can be valuable if accompanied by robust governance, inclusion and accountability frameworks (Jose & Chathukulam, 2025)^[6].

Role of Central vs State governments

- The Union government has taken the lead in national guidelines, financial instruments (equity grants, credit guarantees), and the 10,000 FPO scheme, largely implemented via SFAC, NABARD, NCDC and CBBOs.
- States vary widely in their enabling ecosystems some (e.g., Maharashtra, Andhra Pradesh, Tamil Nadu) have supportive policies, convergence with rural livelihoods missions, and dedicated state-level agencies, contributing to denser and more vibrant FPO landscapes (Hema *et al.*, 2025)^[3].
- Emerging policy drafts and the 2024 draft national policy envision a more federated governance model, integrating credit facilitation, digital infrastructure and value-chain ecosystems across central and state levels (Arahant *et al.*, 2025)^[7].

Policy and Institutional Landscape

Key stakeholders and their roles

- **SFAC:** early pioneer; implements central promotion schemes; manages equity grant and credit guarantee funds; produces success stories and guidelines (Gautam & Mallaiiah, 2024)^[16].
- **NABARD:** finances and hand-holds FPOs; supports capacity building, national seminars and case-study documentation; positions FPOs within broader financial inclusion and rural development strategies (Hema *et al.*, 2025)^[3].

- **NCDC:** leverages cooperative sector infrastructure to promote producer collectives and link them with processing, marketing and storage investments (Arahant *et al.*, 2025)^[7].
- **NABCONS and other technical agencies:** provide consultancy, business planning and monitoring services, often acting as CBBOs (Surendran-Padmaja & Ojha, 2023)^[8].
- **State Rural Livelihoods Missions (SRLMs):** build on SHG federations to incubate FPOs, especially in women-centred and tribal contexts, aligning with livelihood and inclusion goals (Anand *et al.*, 2025)^[17].
- **NGOs, producer networks and private partners:** mobilise members, provide social intermediation, experiment with sustainable agriculture models and value-chain partnerships (Malik & Kajale, 2024)^[10].

Policy instruments and support systems

- **Equity Grant Schemes:** enable FPOs to strengthen their capital base, match member equity and attract external finance (Jose & Chathukulam, 2025)^[6].
- **Credit Guarantee funds:** reduce banks' risk perception and encourage lending to young FPOs, addressing chronic working-capital constraints (Aditi *et al.*).
- **Cluster-Based Business Organisations (CBBOs):** under the 10,000 FPO scheme, CBBOs are mandated to support formation, governance, business planning and market linkage, often over a 3-5-year period (Arahant *et al.*, 2025)^[7].
- **Training and capacity building:** programmes focus on governance, bookkeeping, business skills, market intelligence and technical production practices, though coverage and quality remain uneven (Naik *et al.* 2025)^[2].
- **Governance structures:** policy guidelines emphasise democratic boards, clear bye-laws, and member patronage links, professional CEOs and transparent accounting, seeking to avoid earlier cooperative pathologies (Kumari *et al.*, 2022)^[18].

Major national policy documents

- **Policy & Process Guidelines for Farmer Producer Organisations (2013):** foundational framework defining FPOs, roles, legal forms, and support architecture, and nominating SFAC as a single-window support agency (Kumari *et al.*, 2022)^[18].
- **National policy/draft policies on FPO development (2014 onwards; 2024 Draft National Policy):** stress collectivisation of smallholders, legal recognition of multiple forms, federated structures, convergence with value-chain investments and digital infrastructure (Jose & Chathukulam, 2025)^[6].
- **Formation & Promotion of 10,000 FPOs Scheme (2020-2025):** sets numeric targets, cluster strategies, dedicated budget and multi-agency roles; focuses on commodity clusters, market integration and professional management (Yazhini *et al.*, 2025)^[1].

Convergence with other schemes such as Doubling Farmers' Income strategy, PM-FME (processing), ATMA

(extension), MIDH (horticulture), and rural livelihoods and cooperation initiatives is increasingly highlighted as essential to embed FPOs in a broader agribusiness ecosystem.

Comparative state-level approaches

- States with strong histories of collective action, cooperative networks and agribusiness support (e.g., Maharashtra, Gujarat, Andhra Pradesh, Tamil Nadu) exhibit higher densities of FPOs and more successful business models.
- State-specific incentives include support for processing units, marketing federations, dedicated FPO cells, collaboration with KVKs and agricultural universities, and preferential procurement policies.
- Variations in state cooperative laws, registration processes, land-leasing regulations and agricultural marketing acts (including e-NAM participation and direct marketing provisions) significantly shape FPO opportunities and constraints (Trivedi *et al.*, 2022)^[20].

Impact and Performance Analysis (outline, 800-1000 words equivalent)

Economic impact

- Multiple empirical and review studies report income gains for FPO members driven by improved input access, bulk procurement savings, better prices and value addition (Kumari *et al.*, 2022)^[18].
- A large Tamil Nadu study finds FPO membership associated with around 15% higher income compared with non-members, linked to training and input provision (Yazhini *et al.*, 2025)^[1].
- Case studies such as Sahyadri Farmers Producer Company in Maharashtra show substantial increases in farm income and viability through integrated value chains in horticulture (Bikkina *et al.*, 2018; Lalitha *et al.*, 2022)^[5, 11].
- However, national survey-based work highlights that overall farmer participation in FPOs remains low and that many members primarily use FPOs for technical advice or input procurement, not for marketing, limiting income impacts (Aditi *et al.*).

Social impact and inclusion

- FPOs can strengthen social capital, collective identity and bargaining power, particularly for smallholders and marginal groups.
- Women-led FPOs and women's participation in mixed FPOs have expanded in several states, with evidence of improved access to resources, voice in decision-making and income control, though gender norms and workloads still constrain full empowerment (Biswas *et al.*, 2025)^[4].
- Behavioural reviews show that farmer innovativeness, risk tolerance, business orientation and communication skills significantly affect engagement with FPOs and their sustainability, suggesting the need for behaviour-sensitive extension and capacity-building strategies (Naik *et al.*, 2025)^[2].

Institutional performance and governance

- Institutional analyses using frameworks such as transaction-cost and institutional economics identify strengths in governance and coordination in some FPOs but highlight gaps in inclusion, environmental sustainability and long-term financial viability (Jose & Chathukulam, 2025; Saxena *et al.*, 2024)^[12, 13].
- Cross-case comparisons identify critical success factors: strong and accountable leadership, professional management, diversified revenue models, robust forward and backward linkages, and access to affordable working capital.
- Many FPOs struggle with inadequate capital, weak record-keeping, limited business planning capacity, dependence on promoting institutions and slow graduation to independent, member-driven entities (Malik & Kajale, 2024; Chowdhury *et al.*, 2024)^[10, 15].

Challenges and Constraints

The literature consistently highlights several interlinked constraints discussed as below:

- **Financial sustainability and business viability:** chronic working capital shortages; limited collateral; high transaction costs; narrow product portfolios; difficulty reaching break-even without continuous subsidies (Chowdhury *et al.*, 2024)^[15].
- **Managerial and marketing capacity deficits:** scarcity of skilled CEOs and staff; limited understanding of branding, quality standards and contract negotiation; weak use of market intelligence (Naik *et al.*, 2025)^[2].
- **Policy fragmentation and bureaucratic hurdles:** multiple overlapping schemes; complex licensing and compliance requirements; inconsistent state regulations; lack of a unified, up-to-date national database of FPOs (Gautam & Mallaiah, 2024)^[16].
- **Weak forward and backward linkages:** insufficient integration into processing, retail and export channels; inadequate storage and logistics; limited input-output service bundles (Lalitha *et al.*, 2022)^[11].
- **Dependence on external promoting institutions:** many FPOs remain reliant on NGOs, government agencies or donors for governance and market access, undermining autonomy and member ownership (Bikkina *et al.*, 2018)^[5].
- **Digital and data challenges:** limited adoption of digital platforms, traceability tools and real-time management information systems; fragmented and inconsistent data across agencies (Hema *et al.*, 2025)^[3].

Future Directions and Policy Recommendations

Institutional strengthening

- Intensive, multi-year capacity-building programmes for boards, CEOs and member leaders, integrating behavioural insights, governance skills and business analytics (Naik *et al.*, 2025)^[2].
- Development of incubators and specialised support organisations to handhold FPOs through early phases, as proposed in cross-case analyses (Surendran-Padmaja & Ojha, 2023)^[8].

- Promotion of federated structures and networks for peer learning, collective procurement and policy advocacy (Jose & Chathukulam, 2025)^[6].

Financial innovations

- Dedicated FPO-centric credit lines, blended finance mechanisms and risk-sharing instruments to address working-capital and investment constraints (Trivedi *et al.*, 2022)^[20].
- Support for invoice discounting, warehouse receipt finance and value-chain financing arrangements with buyers and processors (Lalitha *et al.*, 2022)^[11].

Market integration

- Stronger integration with e-NAM, direct marketing channels, contract farming arrangements and processing units to enable FPOs to move up the value chain (Biswas *et al.*, 2025)^[4].
- Support for branding, certification and export facilitation, especially for high-value horticulture, organics and niche products, building on successful models like Sahyadri (Bikkina *et al.*, 2018)^[5].

Technology and digital transformation

- Deployment of digital platforms for member management, procurement, inventory, payments and traceability; use of AI-based decision tools for crop and market advisory (Chowdhury *et al.*, 2024)^[15].
- Exploration of blockchain and other technologies to enhance transparency, trust and access to premium markets (Jose & Chathukulam, 2025)^[6].

Policy coherence

- Integration of FPO policy across agriculture, cooperation, food processing, rural development and digital ministries to reduce duplication and enhance convergence with schemes like PM-FME, ATMA and MIDH (Kumari *et al.*, 2022)^[18].
- Establishment of a single national FPO database, standard performance indicators and real-time dashboards to monitor financial health, governance quality, inclusion and value-chain integration (Arahant *et al.*, 2025)^[7].

Conclusion

Over two decades, Farmer Producer Organisations in India have evolved from scattered pilots to a central pillar of smallholder-oriented agricultural policy. Building on earlier experiences with cooperatives and SHGs, the Producer Company model and broader FPO framework seek to overcome structural constraints of fragmented landholdings, market asymmetry and smallholder vulnerability by aggregating farmers into business-oriented, yet member-controlled institutions. National guidelines, the creation of SFAC and NABARD support, and the mission to form and promote 10,000 FPOs have significantly expanded the organisational landscape and policy ambition. Evidence indicates that where FPOs are well-governed and effectively linked to markets, they can raise member incomes by 15-25%, improve access to inputs and services, and enhance social capital and resilience, including for women and

marginal farmers. At the same time, many FPOs struggle with financial fragility, managerial capacity gaps, weak linkages, dependence on promoting agencies and fragmented policy and data environments. Participation rates remain modest at the national scale, and marketing functions are often underdeveloped. These achievements and gaps point toward the need for an ecosystem-based approach that treats FPOs not as standalone projects but as nodes in a wider network of policies, financial systems, markets, technologies and social institutions. Future reforms must focus on institutional strengthening, innovative and inclusive finance, deeper market and digital integration, and targeted support for women and youth leadership. Policy coherence across ministries and levels of government, anchored in robust monitoring and transparent data systems, will be critical to sustain momentum. If these directions are pursued systematically, FPOs can play a pivotal role in translating national aspirations, Doubling Farmers' Income, Atmanirbhar Bharat and the Sustainable Development Goals, into tangible improvements in rural livelihoods, resilience and equity.

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