A paper on enhancing access to markets for Farmer Producer Organizations (FPOs)

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Abbreviations

CICO .... Cash-in / cash-out

FPC .... Farmer Producer Company

FPO .... Farmer Producer Organization

MFI .... Microfinance institutions

MSME .... Micro, small, and medium enterprises

MSP .... Minimum support price

NBFC .... Non-banking financial company

NRLM .... National Rural Livelihood Mission

PSS .... Price Support Scheme

RI .... Resource institution

SFAC .... Small Farmers' Agribusiness Consortium

SLA .... State-level agency

SRLM .... State Rural Livelihood Mission

VC .... Venture capital

Executive summary

Farmers Producers Organizations (FPOs) can potentially provide opportunities to improve market access to member and non-member farmers for both inputs and outputs and reduce inefficiencies in agriculture supply chains. Well-governed and functioning FPOs generate value and benefits not only for farmers but also for businesses and consumers across agricultural value chains. They can make the supply chain more efficient, help realize better prices, enhance competition, reduce malpractices, improved traceability, and enhance quality, besides bringing in other improvements.

Over the years, several successful FPOs have emerged in the country. The stories of achievements have been more evident in the dairy sector, in the marketing of agriculture inputs, and to a lesser extent in the marketing of outputs. However, most FPOs struggle to gain better market access and lack adequate opportunities. The country has more than 7,000 FPOs, of which more than 6,300 work in agriculture and allied sectors. The government has been working to incubate and promote an additional 10,000 FPOs.

Stakeholders in the agri ecosystem believe that there are opportunities to enhance market access for FPOs, which would enable them to realize their potential. Commercial institutions, including traders, processors, and retailers too, have been making efforts to collaborate with FPOs to use various potential advantages and opportunities. Appropriate models and solutions can emerge through deliberations, sharing of experiences and lessons, and good practices.

Samunnati and MicroSave Consulting (MSC) facilitated a workshop on stakeholder consultation to strengthen the market ecosystem and opportunities for FPOs. The objective of these deliberations was to identify solutions to overcome challenges that the FPOs currently face in terms of access to markets. A range of industry experts from warehousing service providers, processors, traders, retailers, exporters, agri-tech companies, and traceability experts participated in the deliberations and shared their experiences, lessons, and suggestions.

Based on the consultative discussions, we propose the following recommendations under three heads:

Policy-level enhancements

1. Allow FPCs in procurement through different government initiatives
2. Allocate CSR funding for handholding and capacity-building of FPCs
3. Allow equity participation from corporates in FPCs
4. Allow GST exemption on value-added commodities
5. Undertake policy changes to classify FPOs as MSMEs
6. Create dedicated support institutions for FPCs

Access to markets

1. Strengthen and expand infrastructure to bring markets closer to farmers
2. Integrate traceability solutions
3. Enable direct or indirect procurement, or both, from processors, exporters and other institutional buyers
4. Catalyze the formation of a multi-stakeholder ecosystem

Building blocks for the FPOs

1. Ensure greater clarity in the objectives of FPCs
2. Drive greater affinity between FPCs and their members
3. Strengthen the role of promoting institutions
4. Strengthen the management and governance of FPCs

Objectives:

The objectives of the consultative discussions were to:

01 Understand the key challenges and opportunities to create and enhance market access for FPOs;

02 Share lessons, good practices, and approaches that successful FPOs and other stakeholders have adopted in facilitating enhanced and sustainable market access;

03 Identify solution areas and develop recommendations and a blueprint or a roadmap to enable enhanced access to markets for a broader range of FPOs, while creating propositions that benefit all value-chain participants.

Challenges:

FPOs face many known challenges. The focus of the deliberations by the experts was on sharing experiences and lessons learned, and in finding solutions. However, as a background, the critical challenges that FPOs face are:

01 Weak management and governance

02 Lack of access to post-harvest infrastructure

03 Access to capital

04 Inability to meet industry buyer requirements for volumes, quality, and prices

05 Lack of well-defined objectives and goals

06 Lack of member trust and member-centrality

1. Lack of access to post-harvest infrastructure:

By design, FPOs are often formed and operate close to the farming member community in villages and gram panchayats. Therefore, they lack easy and affordable access to post-production infrastructure and market facilities. The absence of access to reliable and robust logistics increases their dependence on local aggregators and intermediaries—and hampers direct access to markets. In effect, FPOs are no better off than their member farmers in terms of access to post-harvest infrastructure and markets. Aggregators and other intermediaries continue to have a competitive edge due to better resources to invest in building expertise and affordable access to logistics and infrastructure.

2. Access to capital:

FPOs continue to face challenges to raise capital either to expand and scale their business activities or to finance their working capital requirements. In the absence of a strong balance sheet and collaterals, commercial banks often shy from providing loans to FPOs. Only a handful of NBFCs and MFIs focus on FPOs as an "asset class" and can serve them. However, the gap in demand and supply of capital is enormous. The experts opined that the need for working capital is so critical that farmers are willing to sell their produce to any available trader for instant cash. As a result, farmers lose out on better prices that FPOs could fetch for them by selling in spot or derivative markets, or by undertaking value addition.

FPOs are starved for capital, beyond the shareholder equity and minimal seed capital that FPOs receive at incubation. This is one of the biggest barriers for FPOs to be able to scale. For instance, if an FPO with a member base of 500 farmers needs to procure even 50% of its produce of maize, it will need a working capital of approximately INR 30,00,000 to 45,00,000. Only a handful of FPOs in India are likely to have this level of working capital and that too for only for one commodity. If an FPO aspires to procure from a greater number of farmers or wishes to buy additional commodities, or do both, their need for working capital multiplies in proportion.

3. Inability to meet industry buyer requirements for volumes, quality, and prices:

Most of the FPOs continue to operate with low production volumes. This is due to constraints of working capital, lack of trust with farmer members, lack of human resources to produce in large volumes with the desired quality, challenges of storage and logistics, and so on. Experts believe that institutional buyers have typical requirements of large lot sizes, assured volumes, supply security, high-quality standards, and competitive prices. FPOs have usually fallen short of buyer expectations on these vital considerations. Therefore, institutional buyers continue to prefer buying from established intermediaries who can fulfill these requirements better.

The industry may be willing to compromise on a few of their required parameters to procure from FPOs and give them a preferred treatment. However, the industry does not find it commercially viable to discount all the required parameters. Therefore, it is inevitable for FPOs to raise the bar for themselves to meet at least a few of the expected requirements of institutional buyers in terms of quality, lot-sizes, assured volumes, delivery locations, and other commercial criteria.

4. Lack of well-defined objectives and goals:

FPOs often lack a clearly defined vision, a sense of purpose, or well-defined objectives. As a result, they have been undertaking a wide range of diverse socioeconomic activities. Their portfolio can include marketing of agri-inputs; procurement and aggregation; primary and secondary processing, and other value-addition; marketing and sale of produce; training and capacity-building of its members, and so on.

All these activities require varied skillsets. Since most FPOs function with constrained staff and capacities, usually with a CEO and one or two staff members, they cannot have expertise in multiple activities and business lines.

5. Lack of member trust and member-centrality:

FPOs' connection with their shareholders continues to be extremely weak. FPOs usually have a transactional relationship with their members. This too is limited to one or two touch-points or transactions during the entire year. They have limited visibility of the profiles of their members in terms of land-size, commodities grown, input requirements, and production challenges faced, among others. This is due to a combination of the constraints and challenges mentioned previously.

In the absence of regular connect—and consequently—substantial trust, most members prefer selling their produce in open markets or to preferred buyers, rather than to their FPO. Industry experts and practitioners feel that FPOs have not been able to deliver on their mandate to ensure better prices or value for their members. FPOs are also reluctant to become more member-centric or undertake efforts or interventions that can deepen connect and trust with farmer members.

6. Weak management and governance:

Industry experts have underlined critical gaps in the governance, management, and business skills of FPOs. Lack of technical understanding, limited business acumen, high turnover rates among CEOs are some of the critical challenges that the FPOs continue to face. They further highlighted that lack of professionalism in FPOs was one of the major reasons that prevent direct trade and commercial engagement with the industry.

Moreover, FPOs continue to face challenges around major decisions due to decentralized processes and a lack of clear division of roles, responsibilities, and accountability of the management versus the board. CEOs and management of FPOs are often not made accountable to achieve expected outcomes, or for their actions or inactions. The Board of Directors often have a passive role in setting or steering toward the vision, goals, and strategy of FPOs.

Recommendations

Policy-level enhancements

1. Allowing FPOs to participate in agri-commodity procurement under different government initiatives

FPOs can play a vital role in the procurement of agri-commodities under different government initiatives, such as procurement under the Minimum Support Price (MSP) program and the Price Support Schemes (PSS in Maharashtra), among others. We recommend that state governments introduce policies that accord the status of State-Level Agency (SLA)[1] to FPOs and FPCs[2], which would allow them to procure under different government programs. Additionally, we also recommend that the FPOs and the FPCs designated as SLAs undergo targeted capacity-building. This will result in multiple benefits for FPOs, FPCs, and state governments. These are:

- It will create opportunities for many farmers, particularly small and marginal farmers to benefit from MSP, PSS, and other agri procurement programs and to receive remunerative prices. These farmers are usually excluded from realizing better prices under MSP. This is because intermediaries and large farmers often procure from small farmers at farm gates at rates determined by them, and in turn sell to government-appointed agencies for procurement at minimum support prices.
- It will ensure business opportunities, increased competitiveness in the market, and enhanced sustainability of the FPCs.
- It will augment the procurement strategy for state governments in terms of direct reach to farmers and volumes to be procured.

Maharashtra has paved the way for other states by allowing FPCs to participate in the procurement process. MahaFPC, the umbrella body of FPCs in Maharashtra, acted as a sub-agent for SFAC and procured commodities worth INR 167 crore (1.67 billion) in the Rabi season of 2019.

2. Emphasis on supporting, nurturing, handholding, and capacity-building of FPCs in activities permitted under CSR

CSR funding can be unlocked to provide much-needed human resources, financial and technological support to FPCs. Corporates should be encouraged to spend funds earmarked under CSR to incubate, nurture, and handhold FPOs for a reasonable period of five to eight years till they are mature and can function as independent business entities. Corporates can support several activities, such as:

- Facilitate the use of suitable innovations and technologies by FPOs, such as a range of digital tools and solutions for member shareholder management, business planning, procurement, marketing, finance and accounts, and so on;
- Train and build the capacity of producers;
- Provide support for the common infrastructure and services;
- Provide support for acquiring technology, plant and machinery, establishing quality

1. SFAC has taken an initiative to establish State Level Federations of FPOs to create a state level umbrella support for the member FPOs. This is as a part of the mission of SFAC to link small farmers to technology, as well as to markets in association with the private, corporate, or cooperative sector, and if necessary by providing backward and forward linkages.
2. An FPO can be registered under several legal forms like a cooperative, a Section 8 company, a society, a public trust or a company under the Indian Companies Act. FPOs registered as companies under the Indian Companies Act, 1956 are known as Farmer Producer Companies (FPCs). We have used the two terms—FPOs and FPCs—somewhat interchangeably in this document.

control and testing labs to meet market specifications, and so on.

Industries, such as FMCG, which have direct connect with the agriculture sectors, can be encouraged to allocate a certain proportion of their CSR funding to support FPCs.

We recommend that Schedule VII of the Companies Act, 2013 could be modified to explicitly allow for "support for FPOs and FPCs." This policy-level amendment, along with nudging of the industry to earmark a larger share of their CSR budget to support FPOs could go a long way in transforming them.

3. Equity participation from corporates in FPCs

An FPC can raise capital from its members in the form of equity capital. It can receive additional equity or grants from governments and institutions, such as NABARD and SFAC. However, this capital is usually not sufficient for FPOs to expand and scale their business activities to become sustainable. Most FPCs have not been able to grow as they have faced bottlenecks with raising additional capital.

Equity participation from corporates or commercial entities can be a solution that has high potential and is mutually beneficial. Corporates with potential business connections with FPCs in terms of procurement of commodities or sale of goods will find equity participation to be a valuable proposition. Along with equity participation, these corporates or commercial entities may also invest human capital into FPCs to incubate and strengthen them as MSME business entities.

Investments by private equity, angel investors, and venture capital (VC) could be additional avenues. These will help FPCs not only tide over their funding gap but also bring in experts who could provide strategic and operational direction and mentorship to FPCs.

NABARD has proposed an amendment to the Companies Act to make provision for equity participation by private investors, which would strengthen the balance sheets of FPCs and improve their commercial viability. A suitable mechanism can be defined to protect companies and investors while making such investments in FPCs. For example, these investments can be through a different class of shares, with limited or no voting rights.

4. GST exemption for value-adding activities undertaken by FPCs

FPCs need to undertake value-addition activities, such as sorting, grading, and primary and secondary processing to ensure they generate adequate income and margins for themselves and their farmer members. However, many of these activities lead to additional costs in the form of GST for FPCs and their buyers.

We recommend that the government take steps to rationalize or eliminate GST applicable to agricultural produce that undergoes value-addition by FPCs. Exemption to FPCs would also make them more competitive, compared to individual processors or MSMEs, who may not have a similar advantage of GST exemption.

As per the advance ruling of GST, only "Agricultural Produce" is exempt from GST. The current definition of Agricultural Produce limits the scope of processing. It allows only those activities that help the produce to attain the condition of its initial marketability in the primary market. Additionally, the produce must broadly retain its physical and chemical form or constitution.

This definition is restrictive and constrains FPCs from venturing into value-adding activities, such as by setting up small processing units. FPCs need a favorable tax regime under which they are exempt from paying GST on value-added products.

5. Policy to classify FPOs as MSMEs

We recommend that FPCs be classified as MSMEs. This will unlock several financial benefits for them. Currently, FPCs pay anywhere between 18-22% in interest rates to NBFCs and MFIs to raise working capital loans. FPCs as MSMEs will be able to access institutional credit at more economical rates. Further, treating the FPOs as MSMEs is likely to ensure the flow of appropriate benefits (for instance, subsidized power and water) to them, thereby enabling FPCs to undertake more value-addition activities.

6. Creation of a few high-performing model FPC institutions

Most of the FPCs incubated and nurtured over the years by NABARD, SFAC, SRLMs, state governments, and resource institutions have been struggling to survive as ongoing business entities. Many of them have wound up after the financial and human resource support ended or was withdrawn. It is therefore critical to draw lessons from the many failures and a few successes among FPCs. It is even more critical to incorporate various aspects of the lifecycle and journey of FPCs in a template to guide future investments and efforts.

The government or SFAC can plan to establish a few model FPCs in the country that could serve as a template for others. These can include existing successful FPCs and additional ones nurtured with an appropriate design and focused efforts using the lessons learned from the failed ones.

We can also draw lessons from the success stories of milk cooperatives in the country. One of the defining factors has been the institutional support to the milk cooperatives in the form of the National Dairy Development Board (NDDB). On similar lines, the government can create a support institution for FPCs that can be under the aegis of SFAC or a peer institution that can complement its efforts.

These policy reforms will be critical to ensure the survival, viability, and sustainability of FPCs, particularly as the government plans to launch and nurture another 10,000 FPCs.

Access to markets

1. Infrastructure creation to bring the market closer to farmers:

The existing post-production market facilities and infrastructure are fragmented, inadequate, lack the necessary logistics, and are mostly inaccessible to small and marginal farmers. This has increased the dependence of farmers on local aggregators or intermediaries. It is, therefore, necessary to bring markets closer to the farmers by creating post-harvest infrastructure near farm gates.

In this context, the setting up of INR one lakh-crore Agricultural Infrastructure Fund (AIF) by the Ministry of Agriculture & Farmers Welfare is a step in the right direction. Its objective is to mobilize investments through incentives and financial support, for viable projects relating to post-harvest management and community farming assets. The fund has two distinct features. First, its focus on the creation of farm gate infrastructure with appropriate technology, such as village warehouses, pack-houses, and cold chains that will enable farmers to sell directly to bulk buyers, processors, and consumers. Second, a provision of interest subvention and credit guarantee.

For state governments to utilize this funding and to deploy it effectively, it will be critical to involve critical stakeholders (such as SRLMS, NRLMs, consultants, FPO federations, and so on) from the design stage. This will enable the government to meet the desired objectives and bridge the policy-implementation gaps.

2. Integrate traceability solutions:

Growing concerns around the quality of agricultural products, expectations of food safety and sustainability, and strict export regulations have given rise to the demand for traceability-led farm-to-fork models. Many developed and fast-developing countries have implemented legal requirements for traceability to ensure food safety. Exporting countries are under pressure to comply with these regulations. Several developments have forced stakeholders in India to integrate effective traceability methods increasingly within the Indian food industry and food supply chains. These developments include a temporary ban by the EU on the export of Indian agricultural produce, such as Alphonso mangoes, eggplant, taro plant, bitter gourd, and snake gourd due to antibiotic residues, and a food recall by Food Standards Australia New Zealand (FSANZ). In the absence of such systems, Indian farmers, processors, and exporters are at risk of losing their share in the global market.

The industry experts highlighted the potential role of FPOs to support traceability. While traders and intermediaries provide supply security and price advantage to institutional buyers, they are unable to provide visibility of the commodities grown. These parameters can include details of the producing farmers, growing conditions of the crops, chemicals used, and so on. FPOs are positioned well to provide data on these metrics, as they work directly with farmers. This underlines a potential role for FPOs to support traceability in agricultural value chains.

FPOs that deal in the production of high-value commodities, such as horticulture crops, medicinal plants, spices among others, could integrate traceability solutions in the farm-to-fork supply chain, thereby ensuring better margins for their members. Sahyadri Farms, a successful FPO in India, has integrated a blockchain-based system in its business model to increase efficiency and transparency in the traceability of food products. Through this initiative, they could augment their revenue and share higher returns with farmer members.

Traceability solutions can be integrated with "production clusters" to make them efficient and viable. These aspects can be included in the design of the FPOs that governments, the SFAC, and other stakeholders plan to incubate in the future.

3. Enable direct or indirect procurement, or both, from institutional buyers:

The promotion of direct interface between farmers and processors, retailers, or exporters will reduce price spread, thereby benefiting producers and consumers. FPOs, for example, could stand to gain 15-20% more if they interface directly with processors and exporters. However, to realize the additional mark-up, it will be critical for FPOs to:

- **Ensure better quality produce:** Processors, retailers, and exporters have requirements of specific quality standards. FPOs must gear-up to meet these expected quality standards. This can be done by hiring professional staff and investing in post-harvest value-addition infrastructure. Processors and exporters are optimistic about interfacing with FPCs. Some of them may be willing to act as resource institutions (RIs) to support capacity building and training, to enable FPCs to meet their specific quality needs.

- **Ensure scale and regular supplies:** Processors, retailers, and exporters often have requirements of standard lot sizes and assured volumes. FPOs must have robust procurement models to ensure assured and large volumes as required by institutional buyers. Additionally, FPOs could strengthen intermediation to help achieve scale and assured volumes. This could be in the form of collaboration with micro agri entrepreneurs in their operational or catchment areas.

  Wherever possible, support from apex FPC institutions, such as the state level consortium or federations, such as GujPro in Gujarat and MahaFPC in Maharashtra can strengthen aggregation and scale significantly. FPOs could also consider partnerships with suitable new-age players and agri-techs.

- **Strengthen logistics:** Many industry players have commodity collection centers closer to their processing or manufacturing plants. The ability of suppliers to deliver at these centers becomes one of the critical considerations when institutional buyers have to choose to procure between FPOs and traders. It is therefore critical for FPOs to strengthen their abilities to deliver according to the needs of institutional buyers.

  The solutions can include strengthening their logistics and transportation capabilities, partnerships with aggregators or other intermediaries, support from apex institutions where feasible, and so on. The MSME scheme for NHM provides financial assistance for refrigerated transport vehicles. The FPOs can utilize such initiatives to augment their logistics needs. On similar lines, we recommend that the government extend financial assistance to support logistics for dry commodities too.

4. Catalyze formation of a multi-stakeholder ecosystem:

Multiple stakeholders need to come together to strengthen the overall market ecosystem that allows FPCs to function commercially. The stakeholders include state governments, institutional buyers, apex FPO institutions (such as GujPro, Madhya Bharat consortium, MahaFPC), warehouse infrastructure providers, agri-techs, agri MSMEs, innovators, and so on. This ecosystem, supported by a suitable policy environment needs to be catalyzed and nurtured. There is a need to create collaborations and partnerships, mutually synergistic business models, shared support resources, and institutional mechanisms to address and resolve issues and overcome constraints.

The state and the central governments, agriculture departments and marketing boards, and agencies, such as the National Rural Livelihood Mission (NRLM) and the State Rural Livelihood Missions (SRLMs) can catalyze and nudge this multi-stakeholder ecosystem. Expert consultants can facilitate these programs to support collaborations and partnerships, develop business engagement models, facilitate shared support resources, and develop and strengthen institutional mechanisms.

Building blocks

1. Clearly defining objectives and goals of FPOs:

We recommend that FPOs must have clearly defined objectives and be clear about their mission and goals, right at the outset. The business model and plans of FPOs should derive from the established goals and objectives. They must design an optimal activity-portfolio mix to align it with the defined objectives and mission.

At the time of promoting FPOs, it is also imperative to take into consideration primary attributes, such as geographical coverage, member base, institutional apparatus, links to market, quality of management, access to long and short-term capital, and needs of tenant farmers.

2. Build greater connect and trust with members:

A key factor for the sustainability of FPOs is extensive and frequent engagement with their members throughout the year. This drives greater connect, value-transfer, and eventually trust. It is essential to ensure that the activity-portfolio mix is designed for regular transaction touch-points. This can be ensured by adopting a mix of on-farm and off-farm approaches. These could be procuring multiple commodities across agricultural seasons, selling inputs, providing crop insurance, and household provisions to members of the FPOs. Further, FPOs could also be modeled to ensure last-mile connectivity for e-governance initiatives and initiatives, such as cash-in cash-out (CICO) agents and e-commerce agents. Moreover, FPOs must take steps to increase farmer realization toward building member loyalty and trust, either in terms of economic or social returns.

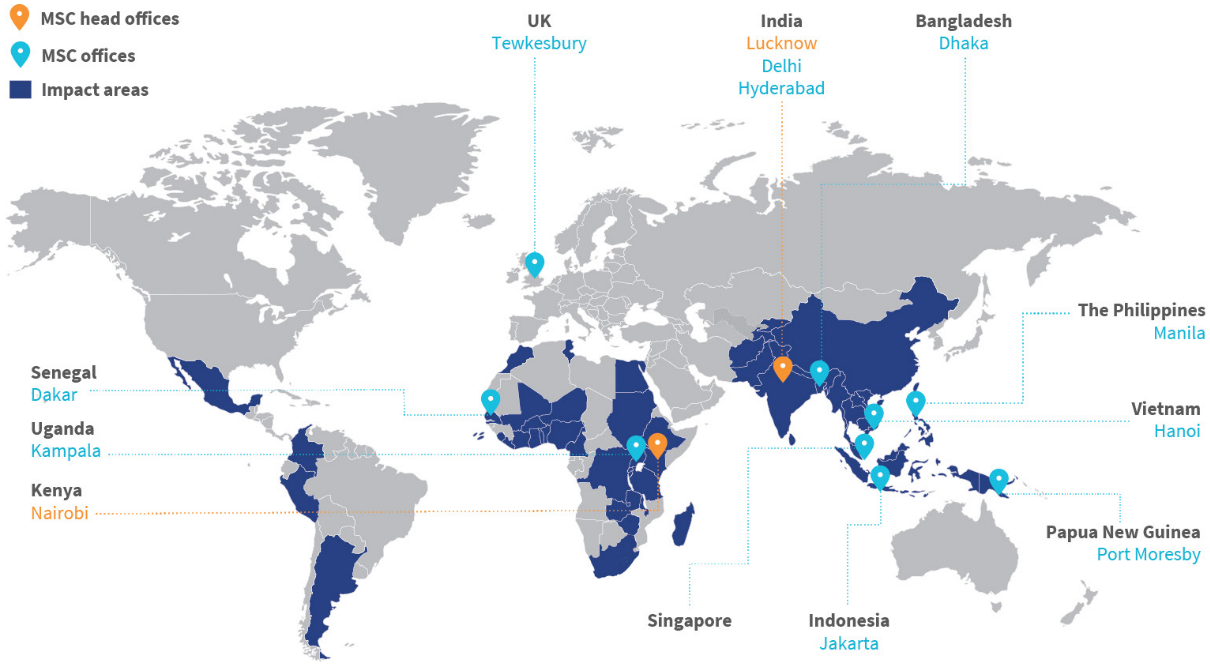
3. Strengthen the role of promoting institutions:

One of the critical aspects highlighted by the industry experts were the role promoting institutions could play to strengthen the FPOs. Most of the FPOs imbibe the culture, dynamism, and professionalism of the promoting institutions. While these promoting institutions have good social mobilization skills, they often lack the required business acumen to run organizations. It is therefore critical to ensure from inception that promoting institutions develop or acquire the required talent to help nurture the business culture and acumen in the FPOs promoted by them. The primary role of FPOs is to function as business organizations. Their role as social organizations is secondary. The promoting institutions have a critical role to nurture FPOs with a commercial orientation.

4. Strengthen management and governance:

Most FPOs continue to rely on external technical assistance to manage business operations and to take critical business decisions. However, to ensure the sustainability of the FPOs, it is essential to build the right technical skill-sets and business acumen within FPOs. We recommend that technical assistance providers and resource institutes play a critical role in capacitating FPOs with these skill-sets. Most technical assistance often focuses on supporting business operations.

However, governments and ecosystem players must make significant investment of capital and efforts to build sustainable institutions. The experts also opined that akin to MSMEs, the decision-making process at FPOs should be centralized. The CEOs must be equipped to make decisions on behalf of the shareholders. To enable this, we further recommend creating a cadre of low-cost consultants with a good understanding of FPOs who could advise CEOs.



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