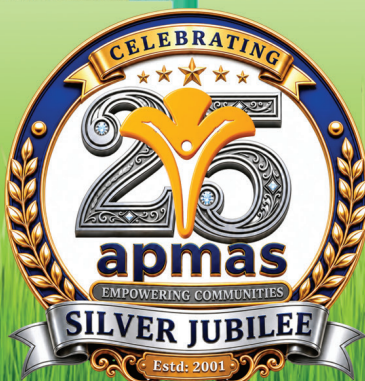


Accelerating Farmer Producer Organisations



**15 Case Studies
of Growth and
Resilience**





APMAS VALUES

- ★ Self-reliance
- ★ Concern for quality
- ★ Continuous learning
- ★ Transparency and accountability
- ★ Gender equality and social inclusion
- ★ Promotion of participation and democracy

VISION 2030

APMAS emerged as orchestrator of livelihoods ecosystem for resilient and diverse self-reliant institutions led by marginalized women, farming and indigenous communities resulting in social and economic transformation

MISSION

By 2023, APMAS, a cutting edge resource organization, engaged in multi-stakeholder partnerships for systemic change; innovating and demonstrating sustainable livelihoods institutional models impacts one million households through:

- ★ Co-creating and promoting quality standards and benchmarks
- ★ Capacity and capabilities development
- ★ Ecosystem services - Access to technology, finance, market, infra structure
- ★ Interface among women-led and diverse community institutions
- ★ Integration of Nutrition, Health, Education & WASH services
- ★ Evidence based policy advocacy

Accelerating Farmer Producer Organisations

15 Case Studies of Growth and Resilience



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FOREWORD

The promotion of Farmer Producer Organisations (FPOs) represents one of the most significant institutional innovations in Indian agriculture in recent decades. At their core, FPOs seek to address a fundamental challenge faced by millions of small and marginal farmers – how to participate effectively in increasingly complex markets while retaining ownership, voice, and control over their livelihoods.

Over the years, there has been considerable investment in the promotion of FPOs across the country. While many studies have documented their outreach and performance, there remains a need to better understand the institutional processes, leadership practices, business strategies, and ecosystem support that enable some FPOs to evolve into sustainable farmer-owned enterprises. This publication is a modest contribution towards that understanding.

For twenty-five years, APMAS has worked to strengthen community-based institutions across India. Our experience with self-help groups, SHG federations, cooperatives, producer collectives, and other member-owned organisations has consistently reinforced one important lesson – Institutions matter! Sustainable development outcomes are rarely achieved through short-term projects alone; they emerge when people build strong institutions that they own, govern, and continuously strengthen over time.

The case studies presented in this volume capture the journeys of a diverse set of Farmer Producer Organisations and the FPO federations supported by APMAS and its partners. These organisations operate in different contexts and have pursued different pathways to growth. Some have focused on input supply and technical services, others on output marketing, value addition, processing, branding, or aggregation. Some demonstrate the transformative role of women's leadership, while others illustrate the importance of strong systems, governance mechanisms, and strategic partnerships. Together, they provide rich insights into the opportunities and challenges of building sustainable farmer-owned enterprises.

What is particularly striking is that these organisations have moved beyond being mere channels for delivering services. They are increasingly becoming institutions that enhance farmers' bargaining power, improve access to markets and finance, create local economic opportunities, and strengthen the collective agency of rural communities. Their experiences demonstrate that when farmers come together around a shared economic purpose and are supported by capable leadership and enabling ecosystems, they can successfully negotiate markets that would otherwise remain inaccessible to individual producers.

At the same time, these stories remind us that institution building is a long-term process. There are no ready-made formulas for success. Every organisation must





navigate challenges related to governance, capitalisation, professional management, member participation, market risks, and regulatory compliance. The lessons documented here are therefore not only stories of achievement but also stories of experimentation, adaptation, resilience, and continuous learning.

I hope this publication will be useful to policymakers, practitioners, researchers, promoting agencies, financial institutions, and, most importantly, the leaders of existing and emerging FPOs. The experiences documented here offer practical insights that can inform future efforts to strengthen farmer collectives and build resilient rural economies.

I sincerely thank DGRV, Germany for supporting the development of this publication. I would like to express my sincere appreciation to the Board members, CEOs, staff, and shareholder farmers of the FPOs featured in this publication. Their commitment, leadership, and willingness to share their experiences have made this volume possible. I also acknowledge the contributions of the APMAS team, whose sustained efforts have supported these organisations through different stages of incubation and acceleration to develop into thriving business organisations.

As India continues to invest in farmer collectivisation and cooperative enterprise development, it is my hope that the experiences presented in this publication will inspire deeper commitment to building strong, autonomous, and sustainable farmer-owned institutions that place farmers at the centre of agricultural transformation.

C S Reddy
CEO, APMAS



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ABBREVIATIONS

AGM	Annual General Meeting
AoA	Articles of Association
APMAS	Mahila Abhivruddhi Society
ATMA	Agricultural Technology Management Agency
BC	Backward Class
BoD	Board of Directors
BRBN	Bihar Rajya Beej Nigam
BRS	Bank Reconciliation Statement
CBBO	Cluster-Based Business Organisation
CC	Collection Centre
CEO	Chief Executive Officer
CHCs	Custom Hiring Centres
CSS	Central Sector Scheme
DAP	Di-Ammonium Phosphate
DCCB	District Cooperative Central Bank
DCMS	District Cooperative Marketing Society
DPR	Detailed Project Report
EGM	Extraordinary General Meeting
FCI	Food Corporation of India
FDC	Farmer Development Centre
FFS	Farmer Field Schools
FIGs	Farmer Interest Groups
FPO/FPC	Farmer Producer Organisation/Farmer Producer Company
FSC	Farmer Service Centre
FSSAI	Food Safety and Standards Authority of India



FY	Financial Year
FYM	Farm Yard Manure
GAP	Good Agricultural Practices
GB	General Body
GRS	Grama Rythu Sangham
GST	Goods and Services Tax
IFFCO	Indian Farmers Fertiliser Cooperative Limited
IPM	Integrated Pest Management
KVK	Krishi Vigyan Kendra
MACS	Mutually Aided Cooperative Societies Act
MARKFED	State Agricultural Cooperative Marketing Federation
MIDH	Mission for Integrated Development of Horticulture
MLA	Member of Legislative Assembly
MoU	Memorandum of Understanding
MSP	Minimum Support Price
NABARD	National Bank for Agriculture and Rural Development
NBHC	National Bulk Handling Corporation
NCCF	National Cooperative Consumers' Federation of India Limited
NCDC	National Cooperative Development Corporation
OC	Open Category
OPEX	Operational Expenditure
PPC	Primary Processing Center
RSETI	Rural Self Employment Training Institutes
SBI	State Bank of India
SBIF-LEAP	SBI Foundation's Livelihood and Entrepreneurship Accelerator Programme
SC/ST	Scheduled Caste/Scheduled Tribe
SOP	Standard Operating Procedure(s)







1. Board-Led Minimum Support Price (MSP) Procurement: Sirikonda Farmer Producer Company

Author: Sunkewar Rajeshwar



This case study presents the operational mechanics of Sirikonda FPC in executing large-scale Minimum Support Price (MSP) procurement. It highlights the strategic planning and resource management required to efficiently procure and dispatch 1,528 Metric Tons of Jowar despite various operational and ecosystem challenges and how the FPO gained a profitable surplus.



1. Introduction

Minimum Support Price (MSP) procurement of food grains plays a critical role in safeguarding farmer incomes. However, effective implementation at the ground level often faces operational challenges, such as inadequate storage infrastructure, transport bottlenecks, quality compliance issues, and weak coordination among stakeholders.

Sirikonda Sirisampada Farmer Producer Company Limited (SSFPCL), located in Adilabad district, Telangana state successfully executed large-scale jowar procurement under the MSP programme, supplying 1,528 MT of jowar worth Rs. 5.15 Cr to MARKFED, Telangana. Despite having no permanent storage facility, the FPC completed the procurement efficiently, ensured quality compliance, managed daily logistics, generated a net surplus of approximately, ₹3.59 lakhs and directly benefitted around 500 farmers in the region. The processes followed by the FPC stand out as a replicable model for other FPOs who want to extend service and benefits to a large base of shareholders without facing the challenges of working capital and price discovery.

2. About Sirikonda FPC

Sirikonda Sirisampada Farmer Producer Company Limited (SSFPCL) was established on July 21, 2021. It is being promoted by APMAS with the support of NABARD under the CSS 10k FPO programme implemented by the Ministry of Agriculture and Farmers Welfare, Government of India. The FPO comprises of 517 farmer shareholders (61 women and 456 men) representing 12 villages in Sirikonda Mandal.

The primary crops cultivated by the member-farmers include soybean, maize, cotton, bengal gram, and jowar (sorghum). SSFPCL has obtained all the necessary licenses / permits (PAN, TAN, GST, FSSAI, fertilisers, seeds, and pesticides) and commenced the sale of inputs (seeds and fertilisers), as well as the marketing of commodities procured from farmers. Prior to this jowar MSP procurement, the FPC undertook the MSP procurement of Bengal gram, soybean, and red gram for MARKFED, Telangana. The combined procurement quantity of these previous efforts was 1,427 MT, valued at Rs. 7.48 Cr covering 687 farmers from the region.





Profile of the FPO:

Name of the FPO	Sirikonda Sirisampada Farmer Producer Company Ltd.
Date of Registration	21-07-2021
Registration Type	Companies Act
Location (Mandal, District, State)	Sirikonda, Adilabad, TS
Major Commodities	Soybean, Maize, Cotton, Bengal Gram, Jowar
Number of Members (Men / Women)	517 Total (456 Men, 61 Women)
Licenses Obtained	FSSAI, fertiliser, Seed, Pesticide
Activities	Input sales, MSP crop procurement

3. Perceived challenges

In the entire process, the FPO faced multiple challenges, some of them are listed below:

- Godown space was not available at the FPC location for procurement and safe storage of the crop and renting a dedicated space involved additional operational costs.
- To meet the procurement target given by MARKFED in the given time period. Maintaining the strict quality norms prescribed by MARKFED.
- Dependence on the timely availability of lorries as it becomes difficult to handle the farmers who go impatient if their stock is not cleared fast.
- The risk of weight variation between the procurement points and the godown which results in deduction of price.
- The pressure to maintain farmer trust and ensure uninterrupted procurement.

4. Procurement Planning

After receiving the initial 500 MT MSP procurement order from MARKFED, Mr. Prakash, the Chairperson of Sirikonda FPC (who was instrumental in securing the order), convened an internal meeting with staff and board members to chalk out a detailed execution plan. A procurement committee comprising of selected BoDs who volunteered to support was formed and the following preparatory steps were initiated:

- Village-wise estimation of jowar arrivals.
- Visits to villages by the procurement committee members to inform farmers about the MSP programme which includes the timeline of procurement, venue, quality parameters, payment terms, packaging, and other conditions.
- Identification of a procurement place convenient for all farmers.
- Arranging center infrastructure and providing intimation to the Hamalis (laborers).
- Inauguration of the procurement center by the local MLA and other key dignitaries, which was widely circulated across social media – this gave huge promotion for the operations.



- Verification of crop lots by procurement committee and approval for token issuance.
- Issuance of serial tokens and gunny bags to the farmers.
- Weighing and gunny bag filling by the Hamalis.
- Estimation of truck requirements and prior intimation to truck drivers.
- Loading the trucks and dispatching them to the godowns.
- Update of the MIS portal and coordinating with MARKFED team for any grievances.

5. Execution: Daily procurement and same-day loading model



Inauguration of Procurement Centre by Honorable MLA

As per the plan, all farmers (members and non-members) were informed through various sources—viz., WhatsApp, print media, and direct communication in the villages—about the inauguration date of the MSP procurement center and other key details. During the inauguration meeting, all farmers were briefed on the price, quality parameters, and the process of crop inspection prior to the issuance of serial tokens.

5.1 Human Resource and Leadership

The entire MSP procurement operation was done by the procurement committee led by the Chairperson of the Sirikonda FPC, Mr Prakash, who played a pivotal role in overall planning and execution. Each committee member was assigned clear responsibilities, viz. quality assessment, approvals, truck arrangements, coordination with drivers, and resolving on-ground issues in real-time with MARKFED officials was distributed among the procurement committee members. The staff managed serial token issuance and expense payments, while data entry and reporting were handled by the data entry operator.



MSP Inaugural Meeting with Farmers



The FPC ensured basic facilities, such as accommodation and drinking water, for the Hamalis which further motivated the workforce and contributed to extended working hours for bag filling and truck loading. Conducting initial quality checks followed by the issuance of serial tokens significantly reduced rejection risks at the godown level.



Quality Checking of Jowar by Team

5.2 Transport and Logistics Management: Truck planning and same-day Loading

A key decision taken was to load all filled gunny bags on the same day, as there was no godown facility available for overnight storage. The team coordinated with lorry owners and drivers prior to each procurement day, confirming their availability and reporting times to ensure uninterrupted loading and dispatch. Sufficient tarpaulins were arranged to protect against adverse weather or rainfall. Once loading was completed, trucks were dispatched late at night or the following day.



Gunny bags ready for Loading

Because of this strategy, overnight storage was not required, entirely eliminating the risk of quality deterioration and handling losses and the FPO also saved expenses on renting godown space. This continuous flow model effectively compensated for the lack of storage infrastructure. There were certain cases of farmers growing impatient as they had to wait for long time for clearance of their stock as the truck was not available. The Chairperson and the procurement committee had discussions with these farmers and ensured that the situation was under control.

The initial procurement order was fulfilled by the Sirikonda FPC within just 5 days. After assessing Sirikonda's performance, MARKFED increased the procurement limit from 500 MT to 1,540 MT. Within a span of 30 days, the FPC successfully procured and dispatched 1,528 MT of jowar from 466 farmers across 21 villages.

6. Usefulness of MSP procurement to the FPC

This initiative was highly beneficial to the Sirikonda FPC in several ways. Some of the critical advantages were:

- Farmers from non-member villages also utilised the MSP procurement center, resulting in approximately 62 new members joining the FPC post-procurement.
- A net surplus of Rs. 3.59 Lakhs was generated for the FPC as commission for carrying out the entire MSP operations.
- Increased active participation from members and a boost in overall confidence



regarding FPC operations.

Expense Particulars: the expense incurred in conducting the MSP operations is presented below:

Table 1: Expenses incurred by the FPO for MSP procurement

Expense Item	Amount (INR)
Inauguration Expenses	1,750
Food Expenses	2,140
Driver Expenses	11,600
Transport Expenses	5,700
Lighting Expenses	1,280
Hamali Expenses	2,800
Tent Expenses	3,500
Data Entry Person Charges	10,000
Godown Rent	12,500
Gunny Bags Distributor Charges	12,000
Open Space Utilisation Charges	10,000
Chairman Honorarium	5,000
Water Expenses	10,000
Board Members Honorarium	50,000
Miscellaneous Expenses	7,530
Total	1,45,800

7. Financial Performance

The Sirikonda FPC ensured tight cost-control measures and earned a net surplus of Rs. 3.59 lakhs from the MSP jowar procurement, despite operating without owned infrastructure. This surplus was achieved after meeting all operational expenses, clearly demonstrating the financial viability of efficient MSP procurement.



Jowar MSP Procurement Summary is presented below:

Table 2: Summary of MSP Procurement

Description	Details
Total Villages Covered	21
Total Farmers Supplied	466
Total Quantity Procured (MT)	1528.9
Total Truck Loads Dispatched	44
MSP Price of Jowar (Per MT)	33,710
Total Value of Procurement (INR)	5,15,37,534
Total Commission (1%) (INR)	5,15,375
Total Expenses (INR)	1,45,800
Net Surplus (INR)	3,59,575

8. Critical Success factors

The key factors contributing to the successful completion of the jowar MSP procurement were:

- Strong, hands-on leadership by the Chairperson and the involvement of the procurement committee members.
- Advance estimation of arrivals and transport needs.
- A zero-storage, same-day dispatch strategy.
- Proactive coordination with lorry drivers.
- Strict adherence to quality norms at the procurement point.
- Accurate loading processes resulting in minimal weight variation.
- A motivated and well-managed Hamali workforce.
- Clear role divisions among the FPC staff.
- Strategies to mitigate risks and manage conflicts on ground

9. Conclusion

The experience of the Sirikonda FPC shows that farmer collective institutions, when led effectively, can successfully manage complex MSP procurement operations. By combining strong leadership, advance planning, disciplined execution, and active stakeholder coordination, the FPC successfully supported its farmers, generated a financial surplus, expanded its membership base and built good working relationship with government agencies and other market players.

The key learnings from this experience are presented below:

- Large-scale MSP procurement is possible even without full storage facilities (during non-rainy seasons).
- Leadership and planning are often more critical than infrastructure alone.
- This operational model is highly replicable by other FPOs.
- The empanelment of transporters and a clear execution plan can significantly improve outcomes.



2. Women-Led Localised Value Addition: Unnat Garkha Mahila Farmer Producer Company

Authors: Dr Manindra Nath Upadhyay & Vedprakash Singh



This case study examines the institutional development of Unnat Garkha Mahila FPC, a 100% women-owned agricultural collective operating in the Saran district of Bihar. It highlights the organisation's strategic transition from standard input and output marketing to localised value addition, specifically focusing on its pilot processing and retail of branded mustard oil. Furthermore, the case details the FPO's success in establishing direct B2B inter-FPO trade networks.



1. Introduction

The Unnat Garkha Mahila Farmer Producer Company Limited is situated in the Garkha Block of the Saran District in the state of Bihar, located approximately 15 kilometers north of the district headquarters in Chhapra. The Farmer Producer Organisation (FPO) was formally registered under the Companies Act, 2013 on April 10th 2023. The hand-holding support is provided by Mahila Abhivruddhi Society (APMAS) empaneled as a Cluster-Based Business Organisation (CBBO) by National Bank for Agriculture and Rural Development (NABARD) under the Central Sector Scheme of Formation and Promotion of 10000 FPOs implemented by the Ministry of Agriculture & Farmers Welfare, Government of India.

Profile of the FPO:

Particulars	Details
Name of the FPO	UNNAT GARKHA MAHILA FARMER PRODUCER COMPANY LIMITED
Registration Act	Companies Act 2013
Contact details	President: SARITA SINGH Cell no: 7667267568
PAN	AADCU3018J
GSTIN	10AADCU3018J1ZR
Board of Directors	
● No of Directors	7
● Women Directors	7
Name of the CEO & Contact Number	Arun Kumar Contact No- 7909073093
Key contact person of FPC	President: SARITA SINGH Cell no: 7667267568



Share Capital (₹ lakh) as on	
● Authorised	INR 10,00,000
● Paid up	INR 6,30,000
Number of Share holders	525 (100% women)
● Total shareholders	
Number of employees on payroll	2
Area of operation	
● Districts	SARAN
● Mandals	GARKHA
● Panchayats	16
● Villages	35
Sectors in which the FPC is working	Agriculture, Livestocks, Non-farm activities
Key Commodities and Core Activities	Potato, maize, paddy, wheat, Mustard
Licenses obtained	
● Fertiliser	D-SL21923072479343
● Pesticide	N/A
● Seed	D-SL21923072481617
Infrastructure available with FPC	Fully-furnished office, Godown of 50 MT storage capacity
Major markets and distances	Chhapra – 15 kms, Amnour – 20 km, Garkha – 2 km

The FPO has a vibrant and active Board of Directors who have taken up ownership and accountability of efficiently governing the FPO and strengthening it. The FPO has two-full time staff – one Chief Executive Officer / Manager and one Accountant, to manage the daily operations, maintain book of records, strengthen member relationship, establish market linkages, complete compliances, and other key activities.

2. Genesis of formation of the FPO

The farmers in Garkha region mainly comprise of small and marginal holding farmers (over 91%) and as the area is affected with severe migration, majority of the farming activities are handled by women farmers. The primary hurdles which the farmers in the region face are extreme land fragmentation, high dependency on unpredictable monsoons, flood prone areas, and exploitation by middlemen.

Saran being in vicinity to Patna city still lacks access to remunerative market to sale the produce of farmers. The farmers being largely from poor economic strata also lack the required logistics to access higher-end markets. The problem is coupled with absence of adequate infrastructure like warehouses, cold storage units, etc. which the farmers can benefit from. The farmers in the region also face a severe lack of institutional credit driven by a lack of land ownership papers (patta), delayed crop procurement, and over-reliance



on exploitative private moneylenders.

The findings from the baseline survey done by APMAS in Garkha block indicated that there was a strong potential for a collective institution like FPO to be formed so that it can benefit the farmers and resolve their issues. And the idea was to form a FPO with 100% women leadership and membership. But the concept of collectivisation and institutions like FPOs were totally new in the region, therefore mobilisation of farmers as shareholders was a huge challenge. Earning the trust of the farmers was complex as locals had already faced the financial scam done by some micro-finance institutions and individuals in the past. For a new entity in the market, it was a huge struggle to compete and sustain.

Targeted Intervention and Mobilization



To systematically dismantle these barriers, APMAS had stakeholder consultation with diverse stakeholders like the Panchayat Raj Officials, Village heads, Progressive farmers, Government line department officials (at block level / district level), local NGOs, etc. to understand the socio-economic dynamics of the region. To further understand the village demographics, land utilisation, livelihood sources, crop patterns, market ecosystem,

resource availability, infrastructure set-up, issues and challenges, APMAS team conducted series of village-level meetings, participatory rural appraisal and focus group discussions.

Further, APMAS identified cluster of villages for forming the FPOs and started organizing village-level awareness campaigns on key concepts, features and process of joining the FPO. A few local progressive farmers were identified as Community Resource Persons (CRPs) and oriented on the above topics. Each CRPs were mapped with certain number of villages (mainly within their native village) and along with APMAS team conducted awareness campaign and did the required follow-up. For each member mobilised the CRPs were given a fixed honorarium. In the village awareness campaign, the male counterparts were also encouraged to participate to ensure household support.

APMAS FPO Incubation Centre has developed series of self-learning modules, posters, pamphlets / flyers and videos on different key aspects of FPO in Hindi language. These materials were used extensively during the village-level campaigns and along with this night-meetings were conducted and videos of successful FPOs were shown on projector. In some of the meetings, APMAS team also invited line-department officials (mainly agriculture & horticulture) to engage directly with farmers on the CSS 10k FPO programme and importance of joining the FPO movement.

With this in an organic manner, women farmers started joining the FPO and benefitting from the services given by the FPO.

3. Functioning of the FPO – institutional and business development

The following strategies were adopted and implemented to strengthen the institution and business of Unnat Garkha Mahila FPC:



3.1. Leadership Building:

- a. APMAS team identified women members as Board of Directors who had the potential, could give adequate time for the FPO, have decision-making ability, able to take risks and more importantly a progressive farmer from the region. APMAS took the support of its partner JEEVIKA-BRLPS (Bihar SRLM) team at district and block level to identify such leaders.
- b. The first intervention was to facilitate training programmes on their roles and responsibilities and exposure visit to a successful all-women FPO promoted by JEEVIKA-BRLPS (Bihar SRLM) in Hajipur, Vaishali district. This helped in motivating the BoDs, clarity on their roles, operational mechanism, business models of FPOs, institutional arrangements, member mobilisation, required internal control systems and addressing different issues and challenges.

3.2. Hand-holding support to staff:

- a. Next, APMAS helped the BoDs to identify qualified and energetic staff to handle the daily operations and other key responsibilities.
- b. The staff were given adequate hand-holding support, guidance and training programs to expand their knowledge and skills to fulfill their given responsibilities. Topics include – business plan development, indent collection, compliances, managing input shop, inventory management, preparing DPRs, member engagement and client management.

3.3. Setting up the FPO office and Business unit:

- a. The BoDs identified a property to set-up their FPO office with an adequate storage capacity of 50 MT to run their business. The office is strategically located in the vicinity of the block-level main market, adjacent to SBI Bank Branch, and to majority of the operational villages.
- b. The FPO office was furnished with required furniture like cupboard, table / chairs, and with computers, printers and the wall was pasted with FPO posters developed by APMAS FPO Incubation Centre.
- c. The FPO availed licenses and permit of PAN, TAN, Seeds, fertiliser, FSSAI, MSME (Udyam), GST, MAAPTOL, and Shops and Establishment.

3.4. Required Internal Controls Systems, Process, Policies, etc.

- a. To effectively govern and manage the FPO, the right set of required internal control systems and process was introduced with a participatory engagement with the BoD and staff. This includes cash withdrawal limit and level of approvals, cash-in hand limit, maintenance of data, monitoring mechanism for staff performance, accounting practices, inventory management, etc.
- b. The staff prepares a monthly payment vs receipt statement, stock summary statement, and progress of business which is reviewed during the monthly BoD meetings. This helps the BoD in doing checks and balances, reviewing the book of records, analyzing the cash flow issues and addressing operational challenges.



- c. APMAS team along with staff and support from selected BoD conducts internal audit every six months. A detailed report with action points is shared with all.
- d. The FPO in its initial experience of doing business made losses in stocking certain items for a long time which eventually went un-sold. With these learnings, it developed a policy to dispose this and not repeat such mistakes in future.
- e. The BoD conducts regular monthly meetings to discuss on different agendas, monitors the staff to complete the required licenses, give directions to the staff to ensure services to its member farmers and also reaches out to APMAS, NABARD and other agencies for any required support.

3.5. Business development

- a. The FPO has availed a working capital CC loan of INR 5 lakhs from NABKISAN which is used for purchase of agri-inputs and purchase of crops during on-going season. The FPO BoD ensures that timely repayment of the loan is done to improve its credit worthiness so that next season it can request for higher loan limit.
- b. For digitisation of FPO records, the FPO has purchased SIMPLYKHATA. Accounting software and right now is updating its accounting and other records on the platform. The reports generated are used in detailed analysis.
- c. The FPO input shop extends required services to its members which includes sale of cattle feed, choker, supplements, gunny bags, seeds (for different crops), fertilisers (macro and micro), bio-fertilisers, etc. and the staff also give information on usage and resilient agriculture practices. For supply, it has established strong linkages with diverse set of service providers in the market.
- i. The low price (compared to market) of quality agri-inputs especially fertilisers (which the FPO sells at a much lower rate than market) sold by FPO, has already disrupted the local market prices and indirectly benefitted many farmers in the region.

FPO to FPO Connect for business

Unnat Garkha Mahila FPC has done direct transaction of mustard cake (by-product from its mustard oil) to Goraul Prakhand FPO which is another FPO promoted by APMAS in Vaishali district, Bihar. Earlier Goraul Prakhand FPO used to procure the mustard cake from a manufacturer in Varanasi, Uttar Pradesh and after discovering the same product in Garkha, it reached out to the FPO for direct transaction. After price negotiations and other terms and conditions, the deal was struck which mutually benefitted all the parties involved. Already two rounds of supply of mustard cake have been successfully completed between both the FPOs. And now they are planning to forge a long-term business partnership.

- d. The FPO has registered itself on online training platforms like ENAM, MyStore, BECH, and Bajaj Market where it is doing sale of mustard oil, mustard cake, red gram pulses, besan, chana dal, etc.
- e. The FPO has vendor registration / MoU signed completed with National Cooperative Consumers' Federation of India Limited (NCCF) and Food Corporation of India (FCI) for PSS / MSP operations of pulses, wheat and other commodities. As of now, the



FPO has done MSP transaction of wheat with FCI and not received any work order from NCCF.

- f. For output marketing, the FPO has established a good network of active members from different villages, who share indent of crop ready for harvest.
 - i. In coordination with the FPO staff, the active members negotiate with the farmers for procurement of the crop by Unnat Garkha Mahila FPC. If required, the staff and BoDs visit the particular village area to finalise the deal. And the FPO arranges for logistics to procure the crop at the farm level.
 - ii. On the other hand, the FPO over the years has established strong linkages with local traders, institutional buyers like DeHaat / FARMART / AYEKART / ITC / Agrix, for sale of aggregated crop.
 - iii. The FPO discusses on the terms and conditions, if required does some level of primary processing, and if required also stores the produce to fetch higher price, payment terms, etc.



- g. The details of turnover from input and output marketing is given below

Table 1: Input and Output Marketing Particulars

#	Year	Input (INR)	Output (INR)	Total (INR)	No. of farmers benefitted
1	2023-24	1,18,000	3,00,300	4,18,300	55
2	2024-25	11,49,480	48,00,000	59,49,480	180
3	2025-26	16,58,245	62,69,000	79,27,245	245
	Total	29,25,725	1,13,69,300	1,42,95,025	

The FPO has been able to resolve many conflicts on ground, take tough decision making and also learnt from its early mistakes in marketing. But the FPO still has to cover a long journey to give services to all of its members. Currently, a significant proportion of its members are not able to engage with the FPO also because they have geographical constraints.

The Board of Directors have represented the FPO on different platforms, programmes and

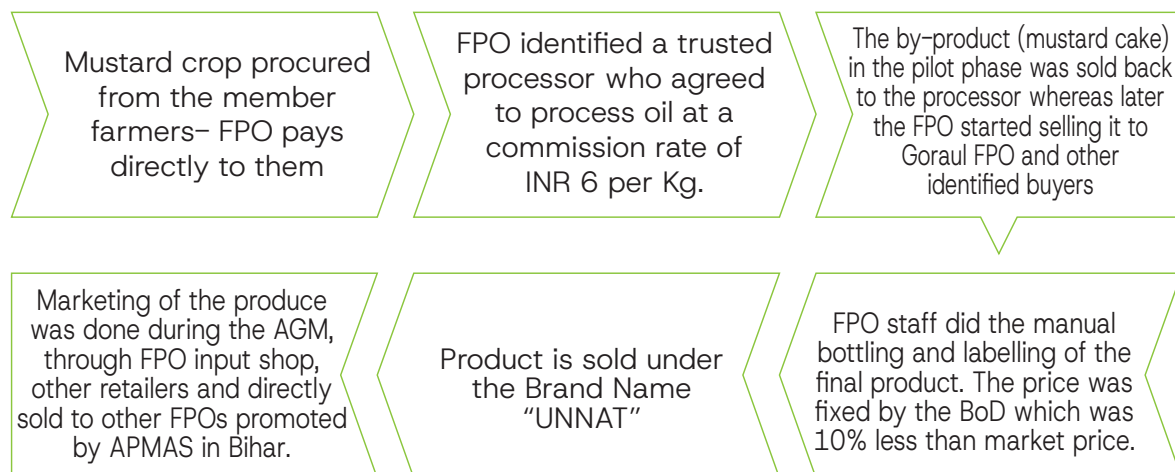


taken part in various capacity building programs. The Board of Directors have attended programs organised on women farmer and collective empowerment by UDYOGINI in New Delhi, Lucknow and Wardha in which they established networking with diverse stakeholders in the ecosystem, marketing of their products, learning from other FPOs and enterprises, business development etc.

4. Value-Addition and Branded Processing

The FPO after conducting a rapid market assessment realised that mustard oil is the highest consumed edible oil and farmers traditionally cultivate mustard for their household consumption. But over the years, the production has fallen down resulting in many farmers purchasing mustard oil from market. The member farmers (also consumers) were getting low quality mustard oil that too at a higher price from the open market. To this the FPO decided to enter into processing of mustard oil and supplying good quality item to its member farmers at a discounted rate. Another objective was that with this business the FPO would also earn high margin compared to its existing business model where the net profit margin was not more than 5%.

As this was a new initiative by the FPO, different strategies and approaches were taken to process and market the final product.



The FPO had many key learnings from its pilot interventions based on which it further improvised in the next cycle of processing and marketing.

1. In the pilot stage, the FPO processed only 50 liters of Mustard oil packed in one liter bottle units and was marketed during the first AGM of the FPO. The FPO sold 75% of its item in single day and remaining was sold in the next 4–5 days. In the second and subsequent batches it increases to 100–150 liters but the sale was not that fast.
2. While the FPO received good response from its members regarding the quality and price, but there were still other cheaper options available in the market.
3. The FPO could not target the commercial establishments like dhabas, hotels, wedding events, etc. as its packaging was limited to one liter bottle. Also establishing linkages to new market players also meant a lot of discount and other benefits had to be extended. The FPO had to invest in purchasing different packaging units and labelling



to get bulk orders.

4. The BoD has conducted exposure visit to industrial units and women entrepreneur who are into mustard oil business. Now the FPO has planned to set-up its own processing plant but will take time to finalise involves risks of optimally running the unit and other costs involved.

Getting feedback from its members, on their demand, the FPO has entered into job-work of red-gram dal, chana dal, and besan on a pilot basis. The FPO is purchasing the final items from wholesale market and supplying to its member at discounted rate and all of them are sold under the same brand name 'UNNAT'.

Rather than relying on long-distance distribution networks, these finished goods are sold right out of the FPO's input shop, supplied directly to shareholder families, and pushed into local neighborhood markets. This ensures that member families consume unadulterated products cultivated within their own ecosystem.

5. Future strategic plans to accelerate the FPO

With the support of APMAS, UnnatGarkha Mahila FPO has developed a strategic roadmap to further accelerate as presented below:

1. Increased Working Capital Support: To further accelerate its overall turnover and profit margin and the most important resource required in this is Capital. For this the FPO will approach Banks to avail a higher limit of Working Capital (in CC form)– increase from INR 05 lakhs to INR 50 lakhs
2. Additional storage space: as the FPO is currently dealing in bulk procurement of both input and output, it has planned to rent a 200 MT warehouse (based on the season requirement). It is also planning to explore for e-warehouse receipt to get financing from banks against the crop produce stored in WDRA certified warehouses
3. Additional manpower during peak season: during the peak marketing of crops, the FPO right now is taking help from the active members but reliability on them is not enough to scale the business. The FPO will keep additional manpower on honorarium basis during peak season
4. Set-up of oil processing unit: with the initial success in the oil business, the FPO is planning to strengthen its position in the value chain by taking up the processing activity. This would also mean the FPO is taking up end-to-end ownership of the business.
5. Purchase of transport vehicle: The FPO has already initiated discussion with the DDM NABARD to apply for RURAL MART scheme to avail 65% subsidy (INR 6.5 lakhs limit) for purchase of a 3 MT capacity loader vehicle which it can easily use in its marketing operations. Currently, the FPO is dependent on third party services which are costly and not reliable.



3. Building Institutional Systems: Sri Suguturu Gangamma FPO

Authors: T. Ramesh Reddy and G. Janaki



This case study examines how Sri Suguturu Gangamma FPO engineered robust internal systems to strengthen its business activities. It highlights the organisation's approach to input sales—utilising daily field diagnostics to issue precise chemical prescriptions and reduce cultivation costs—alongside its strict adherence to internal Standard Operating Procedures (SOPs) and farm-gate grading to mitigate financial risk in perishable output marketing.



1. Introduction

The Sri Suguturu Gangamma Farmer Producer Organisation (FPO) is headquartered in Kallupalli village along the Palamaneru road in Punganur, Annamayya district, Andhra Pradesh.

Geographically, Punganur sits at an average elevation of 764 meters (2,509 feet), experiencing a moderate to cool climate compared to the eastern parts of the district. The region receives an average annual rainfall of 900–934 mm from both the Southwest and Northeast monsoons. The terrain is dominated by porous red loamy soils (91%), making it historically suited for rainfed farming systems supported by local tanks and borewells.

While the town carries historical significance—being the home of 10th-century Jain poets Ponna and Ranna, and famous for the endangered, high-fat yielding dwarf Punganur cow—the modern agrarian economy is heavily driven by vegetable and cereal cultivation. The primary kharif crop is groundnut, but the favorable climate has established the area as a major cultivation hub for tomatoes, alongside sugarcane, paddy, cabbage, cauliflower, and horticulture crops like mangoes and bananas.

Serving a municipality with a high literacy rate of 78.68% and a projected 2026 population of over 81,000, the FPO operates in a demographic landscape primed for organised, cooperative agricultural interventions.

Profile of the FPO:

Name of the FPO	Sri Suguturu Gangamma FPO
Date of Registration	30-11-2021
Registration Type	Co-operative Act
Location (Mandal, District, State)	Punganur, Annamayya, AP
Major Commodities	Groundnut, Tomatoes, Sugarcane, Paddy, Cabbage, Cucumber



Number of Members (Men / Women)	653 shareholders (349 male, 304 female)
Authorised Share Capital	(₹) 25,000,000
Paid-up Share Capital	(₹) ₹7,18,000
Number of BoD Members (Men / Women)	12 Total (7 Men, 5 Women)
Licenses Obtained	GST, Fertiliser, Pesticide, FSSAI, Weights & Measures, Trade
Activities	Technical extension, input shop, farm-gate grading, output marketing
Channels of Marketing	Reliance Collection Center, NinjaCart, private buyers
Source of Finance	NCDC, DCCB, SBIF-LEAP

2. Institutional Profile & Governance



BoD Meeting

- Sri Suguturu Gangamma FPO was registered under the Co-operative Act on November 30, 2021 (Registration No. AMC/CTR/DCO/2021/55; PAN: ABTS8195H).
- Promoted by the National Cooperative Development Corporation (NCDC) and supported by the APMAS NGO, the institution has successfully scaled its operational footprint across 35 Gram Panchayats in the Punganur, Peddapanjani, and Chowdepalli Mandals.
- Mobilization & Membership: The FPO currently boasts a mobilised membership of 653 shareholders (349 male, 304 female), all of whom are classified as small and marginal farmers. With a standard membership fee of ₹1,000, and 200 members holding double shares, the institution has accumulated a robust share capital of ₹7.18 Lakhs.



- This rapid scaling was largely driven by the FPO's CEO, a female leader through aggressive mobilization via "night meetings" in the villages, the CEO, alongside APMAS staff and Board members, built community trust and educated farmers on the benefits of collective bargaining.
- Governance: The FPO is governed by a highly active 12-member Board of Directors (7 male, 5 female) which meets on the 5th of every month to discuss monthly plans, budgets, and operational challenges. The Board plays a hands-on role in procurement and market negotiations, ensuring transparency and fair practices. The Board meetings are lively with active participation and discussion by all the members.

3. The Input Business: Technical Extension as a Growth Engine

Recognizing that high input costs and the indiscriminate use of chemicals were the primary drivers of farmer distress, the FPO established a strategic input shop. Unlike typical retail setups, this shop is deliberately located on the outskirts of Punganur town along the busy Bangalore-Madanapalle road. This strategic placement ensures maximum accessibility and high footfall for farmers traveling from multiple surrounding villages.



Equipped with comprehensive licenses—including GST, fertiliser, Pesticide, FSSAI, Weights and Measures, and Trade licenses—the shop supplies branded fertilisers, pesticides, cattle feed, tarpaulins, mulching sheets, and chaff cutters.

3.1. The IFFCO Partnership & Technical Extension:

The true success of the FPO's input business lies in its integration of technical extension services. Initially, through a partnership, a technical expert provided by IFFCO, served the FPO free of cost.

This expert followed and advocated a strict, farmer-centric protocol:

- Morning Field Diagnostics: The technician visited members' fields every morning to assess crop health, particularly for high-value and high-risk crops like tomatoes and cucumbers.
- Precise Prescriptions: Based on the diagnosis, the expert wrote a specific prescription for the exact required pesticides or fertilisers.
- Targeted Purchasing: Farmers would then visit the FPO shop in the afternoon to purchase only what was prescribed.

This system drastically reduced input costs by preventing the common practice of preventative prophylactic over-spraying. Furthermore, the FPO strictly avoids pushing unnecessary 'growth promoters' a tactic frequently used by private dealers to inflate bills. Building on this successful model, and following the departure of the IFFCO technician, the FPO recently hired its own full-time technical and sales personnel to continue providing these vital field-level services. This has created a trust among the farmers that the FPO



shop only provides “necessary” inputs which are easily accessible.

Table 1: Input Marketing Turnover

Year	Input turnover ₹	No. Of Farmers Benefitted
2022-23	26,81,310	59
2023-24	50,17,422	183
2024-25	1,27,23,560	309
2025-26*	1,25,30,790	450

*provisional figures

4. Output Marketing: overcoming risk to build Corporate linkages

Despite its rapid success in input aggregation, the FPO Board was initially hesitant to enter the output marketing space. The fear of post-harvest losses and market volatility, particularly, for highly perishable crops, was a significant barrier.

The SBIF-LEAP Safety Net & Strict SOP Adherence:

- The turning point occurred when the FPO was integrated into the SBIF-LEAP project. APMAS Head Office provided a crucial safety net, assuring the Board that any unexpected financial losses incurred during output marketing would be absorbed by the project, provided Standard Operating Procedures (SOPs) were strictly followed.
- Taking full ownership of this mandate, the FPO proactively prepared its own comprehensive SOP for output marketing. The CEO and the Board, especially the Business Committee ensure that these procedures are strictly adhered to at every level of procurement, grading, and transport. This internal operational discipline, combined with the external safety net, gave the leadership the confidence to fully commit to the output business.

Corporate linkages & Farm-Gate grading:

Farmer Impact Story: V Srikanth



The tangible impact of this model is evidenced by V. Srikanth (27), a farmer from D. Agraharam village cultivating 10 acres of tomatoes. In the 2025-26 season, Srikanth transacted ₹3,10,000 with the FPO. By purchasing branded inputs (BASF, IFFCO, Syngenta) directly through the FPO, he procured pesticides at 20-30% below market rates and drip fertilisers at a 20% discount. Backed by transparent GST invoicing and daily advisory services, Srikanth saved an estimated ₹40,000-₹50,000 on his input expenditure in a single year.

- The FPO shifted away from local mandi brokers and focused on direct institutional linkages, primarily supplying the Reliance Collection Center in Madanapalle (a



relationship nurtured over three years), as well as dealing with buyers like Ninja Cart in previous seasons.

- To meet corporate standards, the FPO implemented a strict “Farm–Gate Grading” model. Using demonstration fields, farmers were trained to sort and clean produce before it even left their land.

The crop wise specifications followed by the FPO are listed here:

Tomato Specifications:

- Fruits must be semi-ripe, have a minimum diameter of 45mm, and be entirely free of physical damage, bruising, or deformities.

Cucumber Specifications:

- Fruits must be straight, with moderate length/width, and completely free from fungal infections or thrips damage.

Managing Competition and Achieving scale:

This grading protocol yielded a 15–25% price premium over ungraded mandi lots and drastically reduced ‘return-to-origin’ rejection losses at corporate centers. Furthermore, when local middlemen attempt to disrupt the supply chain by offering farmers marginally higher prices (₹1–₹2 extra per kg) during peak demand, the FPO Board proactively intervenes. They dynamically negotiate and match these local prices when fulfilling confirmed corporate indents, ensuring farmer loyalty while protecting their corporate contracts.

Currently, the FPO operates its output business at an approximate 6% profit margin. In the 2025–26 cycle, output marketing volumes included:

Table 2: Output Marketing Particulars

Year	Produce	Volume in MT	Total (in lakhs) ₹	Benefited Farmers
2024–25	Tomato	3.50	2.80	1
2025–26	Cucumber	177.14	24.40	67
	Tomato	12.33	8.33	3
	Beans	7.64	1.75	3
	Water Melon	70.71	8.33	3

Additionally, the FPO is actively expanding paddy marketing, currently facilitating ₹18–₹20 Lakhs in paddy sales to private buyers in Tumkur and Chintamani.

5. Financial overview & Institutional convergence

The FPO has demonstrated remarkable year-over-year financial growth, driven by the synergistic loop of input sales and output aggregation. Total turnover (combined input and output) progressed from ₹26.81 Lakhs in 2022–23, to ₹52.98 Lakhs in 2023–24, and reached ₹1.30 Crores in 2024–25. The FPO achieved a turnover of ₹ 1.68 Crores for FY 2025–26.

This growth has been catalysed by strategic financial convergence. Through NCDC, the



FPO received a total support package of ₹37.69 Lakhs. This includes an equity grant of ₹7.18 Lakhs, management costs of ₹12.61 Lakhs, member share capital of ₹7.18 Lakhs, and a ₹10 Lakh bank linkage (Cash Credit Limit) secured from the DCCB to fund business up-gradation and maintain working capital for crop procurement.

6. Future Trajectory & Infrastructure Expansion

Sri Suguturu Gangamma FPO is positioned for major infrastructural expansion. Recognizing the limitations of operating out of rented premises, the FPO successfully petitioned the government and was allocated a 25-cent parcel of prime land, adjacent to the highway, to build a Collection Centre. Valued at approximately ₹1 Crore, this site will serve as the FPO's permanent headquarters.

Furthermore, the FPO has secured a ₹15 Lakh grant from the SBI Foundation specifically designated for the construction of a centralised collection center and input shop on this new land. Once constructed, this facility will drastically streamline logistics. Agriculturally, the FPO plans to leverage this new infrastructure to heavily scale up the marketing of watermelons and muskmelons in the upcoming seasons.

7. Conclusion & Lessons Learned

The trajectory of Sri Suguturu Gangamma FPO offers several key insights for cooperative agricultural development:

- **Strong, Present Leadership:** A dedicated CEO who spends regular time in the field building rapport, while simultaneously aggressively chasing market linkages, is the fundamental bridge between farmers and the corporate market.
- **Technical Extension Drives Input Loyalty:** Providing free, field-level diagnostics transforms an FPO from a simple vendor into an indispensable technical partner, building the trust necessary for future output aggregation.
- **Risk Mitigation Catalyses Growth:** Institutional guarantees against initial output marketing losses (via programs like SBIF-LEAP) are crucial to overcoming the risk-aversion inherent in smallholder FPO Boards.
- **Farm-Gate Grading is Non-Negotiable:** Decentralising quality control to the farm gate is the most effective way to meet corporate standards, command premium prices, and reduce logistical waste.
- **Strict SOP Adherence Ensures Consistency:** Proactively developing and rigorously following internal Standard Operating Procedures for output marketing minimises operational risks, standardises product quality, and is essential for maintaining long-term, high-value corporate partnerships.
- **Agile Governance Retains Members:** The ability of the Board to dynamically match local middleman prices and utilise a Recovery Committee for credit management highlights the necessity of active, localised governance in sustaining an FPO.



Success story of Muzaffar Basha – Cucumber Output Marketing



Muzaffar Basha, aged 50 years, son of Parusab and native of Punganur Mandal, is a small farmer owning 2 acres of agricultural land. He is an active member of Sri Suguturu Gangamma Farmer Producer Organisation. In his village, a total of 12 members paid share capital to the FPO, including 7 male members and 5 female members. Through the support of the FPO, – Basha supplied 11,346 kilograms of cucumber to Reliance Consumer Products. For this supply, he received a total amount of Rs.1,14,985/- with an average price of Rs.10.16 per kilogram. In the outside market such as Koyambedu Wholesale Market, the average market price was only around Rs.7 per kilogram. By supplying cucumbers through the FPO and Reliance CC linkage, he received an additional benefit of approximately Rs.35,563/- compared to the traditional market. The farmer also benefited from the absence of 10% commission charges, no middlemen involvement, continuous procurement support, farm gate grading facility, and no weight loss during transportation. If the cucumber produce had been transported to Chennai market, it would have travelled nearly 190 kilometers, resulting in weight loss during transit and additional transportation costs.



4. M-Tomato FPC: A Cluster-level Federation of FPOs

Authors: Dr Vasudeva Reddy and S Pavithra



This case study delves into the institutional mechanisms of the M-Tomato Federation, a secondary-tier entity established to overcome the scale and capital constraints faced by primary mandal-level FPOs. Operating on the principle of subsidiarity, the federation consolidates the resources of 27 member FPOs to undertake higher-order value-chain activities, such as bulk input distribution and collective output marketing. The study underscores the federation's pivotal role in establishing direct corporate B2B linkages and developing high-capital infrastructure, including solar dehydration units and biomass-powered cold storage, to effectively manage the severe price fluctuations in the horticultural sector.



1. Introduction

M-Tomato Farmer Producers Company Ltd. is a federation of Farmers Producer Organisations (FPOs) promoted by APMAS in collaboration with GIZ, Department of Horticulture, Andhra Pradesh, NABARD, NCDC and SFAC in Chittoor, Annamaiah and Tirupati districts of Andhra Pradesh. The FPO was initially formed with five mandal level FPOs as institutional shareholders which now grew to have 27 FPOs with a cumulative membership base 18,478 farmers, out of which 7,132 (39%) are women farmers. Two of the 27 FPOs are all women FPOs promoted by APMAS in Kurabalakota and Chowdepalle mandals.

Objectives of M-Tomato federation:

- To become a wholesale dealer to supply all types of agri-inputs, machinery, tools, cattle feed and feed supplements to the member FPOs at competitive prices
- To strengthen the bargaining power of individual FPOs by leveraging the benefits of economies of scale.
- To take up higher order value addition activities on behalf of the member FPOs
- To establish financial and market linkages to provide support to the member FPOs

Rationale for formation of M-tomato Federation

M-tomato Federation was promoted with the prime objective of taking-up higher order value-chain activities such as value-addition, processing and branding, which cannot be taken-up by mandal level FPOs. The institutional platform provides the critical mass and access to more capital to take up these activities. It acts as a platform for collective marketing of input and output so as to gain maximum benefit for the members by enhancing their bargaining power. Based on the German experience in the cooperative sector, federations are crucial for the sustainability of the institutions. The federations function on the principle of subsidiarity, and take-up activities different from that of the mandal level FPOs. Capacity building of member FPOs, policy advocacy, value-addition activities, auditing, ensuring good governance and systems in mandal level FPOs through supervision and monitoring, acting as interface between FPOs and legal authorities are some of the activities taken-up by the federation.



- To mentor and provide handholding support to the members FPOs in their activities
- To introduce Good Agricultural Practices (GAP) innovations which benefit the member FPOs and their shareholders
- To advocate for farmers' collective issues

Profile of the FPO:

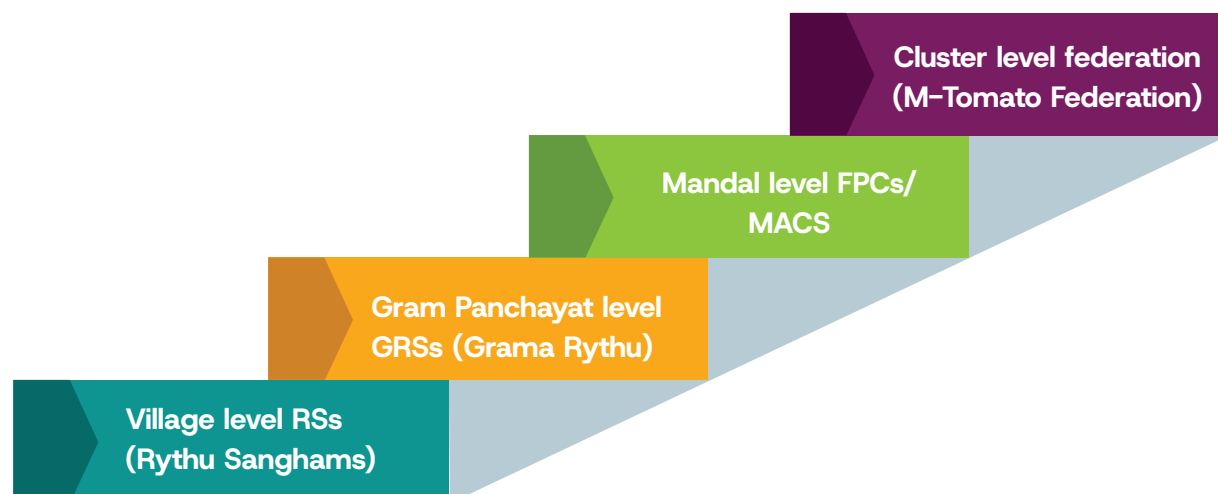
Particulars	Details
Address	H No 137, 5th Mile, Yenumulavaripalli, CT Road, Madanapalle – 517325
Contact information	mtomatofpc@gmail.com; +91 9676212828; +91 7207394519
Date of registration	28/02/2019
Chairperson	Sandhya Sri
CEO	S. Pavithra
Institutional Structure	Federation of mandal level Farmer Producer organisations
No. of farmers associated	18,478 farmers (7,132 women farmers)
Major crops	Tomato, Cabbage, Brinjal, Chilli, Beans, Mango, Potato, Small onion, Maize, Groundnut, Paddy, Cucumber and Tamarind
Promoting Institution	APMAS, in collaboration with GIZ, Department of Horticulture, Andhra Pradesh, NABARD, NCDC and SFAC
No. of BoD members	09 (Women: 04, Men: 05)
Licenses available	fertiliser, Pesticide, Seed, FSSAI, Trade and MSME
Capital available	Rs. 1,58,75,000/- (share capital-17.75L+CCL- 135L+ GRANT FOR fertiliserS-6L)
Business turnover (INR)	2020-21: 210.11 lakhs
	2021-22: 230.46 lakhs
	2022-23: 490.15 lakhs
	2023-24: 583.63 lakhs
	2024-25: 767.24 lakhs
	2025-26: 710.73 lakhs

As the promoting institution, APMAS provided mentoring and handholding support to M-tomato federation and its member FPOs. Training programmes and exposure visits were conducted on institutional and technical aspects to build the capacities on governance, management, business planning and development, legal compliances, accounting and bookkeeping. APMAS also provided support to the federation to procure required licenses / permits and establish required linkages and partnerships with key market players for



its business development. The required financial support for the federation towards management costs and working capital in the initial stage was provided by GIZ, Germany, under the Green Innovation Centers– India.

M-tomato federation currently has 27 mandal level FPOs out of which 11 FPOs are registered as Farmer Producer Companies (FPCs) and 16 FPOs are registered as Cooperatives. These member FPOs adopt different institutional models wherein the shareholders have direct membership in the FPOs or they form into smaller groups (Rythu Sangams and Grama Rythu Sangams) at village and panchayat levels.



Structure, Governance and Management of the Federation

The governing body of the M-tomato federation comprises 27 Board of Directors (BoDs), with five of them being women. Each member FPO's Chairperson/President forms the Board of M-tomato FPC, ensuring effective governance and communication at all levels. The Board of M-tomato federation convenes monthly to review progress, plan for the upcoming month, and address any operational issues. The decision-making process is transparent and democratic, with discussions and decisions shared with the BoDs of all member FPOs during their respective Board meetings.



The federation is led by a female CEO and President with the guidance and support of the promoting institution (APMAS). The CEO facilitates the Board meetings while APMAS Project Manager and Marketing Manager provide mentoring and handholding support to the federation.

M-tomato has a business committee comprising four board members. The committee convenes once or twice a month as per the requirement. Their primary responsibilities include providing support in input and output marketing, conducting periodic monitoring of business activities, ensuring the quality of inputs and agricultural implements sold by the



federation, and assisting the Marketing Manager and the CEO in negotiating with vendors and finalising prices.

2. Business Activities of the Federation

● Input and Output Marketing

M-Tomato federation is involved in input and output marketing activities for the benefit of its member FPOs. The federation has secured wholesale dealerships from renowned companies such as Coromandel, IFFCO, and others. These dealerships provide the federation with inputs at wholesale prices, allowing it to sell these inputs to FPOs at prices lower than the market rate. This not only helps FPOs improve their margins but also ensures that farmers get good quality inputs at relatively cheaper prices.

In output marketing, the federation is registered as a vendor with various corporate buyers. Whenever the federation receives an order from a company, it checks with the FPOs to determine the availability of the produce and then fulfills the orders accordingly. This arrangement helps FPOs avoid concerns about market linkages and instead focus on production of crops at the farm level. In this model, the federation assists FPOs in managing their cash flow cycles. The federation has a CC facility of Rs. 1.35 Crores. During output marketing, the federation promptly pays the FPOs, enabling them to make farmer payments within 24 hours of purchase of the produce. Whereas the federation receives the amount from the buyer within a week. This prompt payment has instilled confidence in the member farmers of various FPOs.

Through this model, M-Tomato has been marketing fruits and vegetables to various processing industries (Mother Dairy, Food and Inns, Jain and Sunsip), and retail chains (Super Plum, big basket, District Co and reliance fresh).

● Solar sprayers and light traps

SELCO Foundation collaborated with M-tomato federation to introduce solar sprayers and light traps in the federation's operational area. Initially, SELCO Foundation supplied one sprayer per mandal free of cost for demonstration purpose. Further, they provided 500 solar light traps and sprayers to member farmers through M-tomato federation with 50% subsidy. There was no demand for solar sprayers from the farmers and hence the federation discontinued the activity. With the high demand for solar light traps, the federation is continuing sales by procuring from Krushibadlav.



● Cold storage unit

A 20 MT cold storage unit was setup by M-tomato federation for storage of fruits and vegetables, to reduce losses for member





farmers, and the procured commodities will be sold at a higher rate during off-season. Bio-waste is used as raw material for cooling the unit. The infrastructure has been setup with the financial support from the Government of Andhra Pradesh under MIDH scheme and Vijayavahini Charitable Foundation.

● Partnerships and collaborations

M-tomato federation established various partnerships and collaborations to advance its business activities and to provide best services to member farmers. Some of them are listed below:

- Membership with NCDEX for the marketing of fruits and vegetables.
- Collaboration with Metro Cash & Carry, Big Basket, More, Reliance, and Ninja Cart for marketing fruits and vegetables.
- Membership with Coromandel International Ltd., IFFCO, and FERTIS to supply fertilisers to farmers.
- Collaboration with eFresh Agri Business Solutions to supply tarpaulins, sprayers, mulching sheets, feed, and other agricultural products to farmers.
- Partnership with Baramathi Agro Ltd., Heritage Nutri Ltd., and Coromandel International Ltd. to supply quality cattle feed to member FPOs.
- Collaboration with SELCO Foundation to demonstrate and promote innovations in renewable energy.
- Collaboration with SR Jute to supply materials to member FPOs.
- Memorandum of Understanding (MOU) with Krushibadlav for pheromone traps and sticky traps.
- Collaboration with Global Electro Machines and Sakala Industries to supply drip rolls.
- Collaboration with Jain Irrigation to supply plastic pipes.

**Table 1: Input Marketing Turnover
Income and expenditure**

Particulars	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25	2025-26*
Income (INR) In lakhs	0.9	210.11	230.46	490.15	583.63	767.24	710.73
Expenditure (INR) in lakhs	0.19	204.54	229.85	489.8	583.38	762.06	708.73
Profit (INR)	0.71	5.57	0.61	0.35	0.25	5.18	2

* Provisional Figures



5. Covid Relief Activities

During the covid-19 pandemic and the nation-wide lockdown, the farmers experienced huge losses due to restricted mobility and lack of transportation. To provide relief to the farmers, M-tomato federation, with the support of APMAS and GIZ, initiated marketing of fruits and vegetables to SunSip Agro processors, Foods & Inns and Jain FFI Ltd. A total of 3,600 MTs of tomato was procured by the federation at farm gate and transported the produced to the companies. The transportation costs were borne by the federation to ensure that the farmers get maximum benefit.

6. Challenges faced

- The Percentage of women BoD is comparatively less. However, the existing women leaders are actively engaged in the activities of the federation.
- Delay in acquiring licenses had an effect on the business prospects of the federation.
- Cost of production is high for operating solar dehydration unit and bio-mass Cold storage unit, at present federation had to halt the processing of tomatoes to avoid incurring losses.

7. Way forward

While addressing these issues and overcoming the challenges, M-tomato federation aspires to expand its membership to all the FPOs in the cluster thereby providing services to all these FPOs. The federation will achieve economic sustainability by charging service fee from the members FPOs. It also aims to establish more partnerships and business linkages to establish itself as a wholesale dealer for all prominent fertiliser companies. Pesticide, seed and agri implements.

To build a bottom-up approach, the activities of M-tomato federation will be limited to Capacity building of member FPOs, policy advocacy, value-addition activities, auditing, ensuring good governance and systems in mandal level FPOs through supervision and monitoring, acting as interface between FPOs and legal authorities which are not taken up by the mandal level FPOs.



5. Mastery in Input Marketing: Nallareddy Swamy FPO

Authors: D Abdulla & K. Vinodh Kumar



This case details the exponential financial scaling of Sri Nallareddy Swamy FPO, which surpassed ₹8.7 Crores in input sales during FY 2025–26. It focuses on securing direct wholesale corporate dealerships. In addition to the benefits the member farmers receive in terms of direct savings by purchasing inputs from the FPO, the FPO also distributes dividends to the members which are added to their share capital value, securing working capital for the business needs of the FPO.



1. Introduction

Sri Nallareddy Swamy Farmer Producer Organisation (FPO) is a rapidly expanding agricultural collective operating in the Gonegandla Mandal of the Kurnool District in Andhra Pradesh. Established on May 24, 2019, the organisation was founded with the strategic and operational support of the Mahila Abhivruddhi Society (APMAS) in Hyderabad.

Agriculture is the primary source of livelihood for the densely populated mandal, which comprises numerous small and marginal farmers. The region's robust irrigation infrastructure, drawing water from the Gajuladinne Project (GDP) reservoir and the extensive Tungabhadra River canal network, plays a crucial role in supporting this agricultural economy.

Capitalising on this water security, the farmers in the operational area predominantly cultivate high-value, input-intensive commercial crops. The primary crop portfolio includes Red Chilli, Cotton, Groundnut, Onion, and Maize.

Currently, the Sri Nallareddy Swamy FPO operates across 9 villages, successfully aggregating a strong shareholder base of approximately 600 active farmers who utilise the collective to execute joint purchasing and wholesale marketing.

Profile of the FPO:

Particulars	Details
FPO Contact Address	Shop No: 1-68/1 Near YSR Circle, Main Road, Gonegandla (Village & Mandal, Kurnool District – 518463 Registered CIN No. U01100AP2019PTC111980
Contact details	nallareddyswamy@yahoo.com
Date of registration	24-05-2019
Registration Act	Companies Act-2013



PAN No.	ABCCS1151N
Licenses	
a) GST No.	37 ABCCS1151N1Z6
b) Fertiliser license No and date	KNL/20/ADA/FR/2020/25945
c) Pesticides license no. and date	7973
d) Seed license no. and date	KNL/20/JDA/SD/2021/17708
e) Shop establishment no. and date	24-06-2019
Area of operation (no. of villages/ mandals/ district/ state)	9 Villages, Gonegandla Mandal, Kurnool District
Infrastructure available with the FPO	Computer-2,UPS-2,Computer table-2,Godrej Bearuva-1,Iron Racks-6,Weighing machine-1,e-Pass machines-2,Chairs -20, Inverters-2

2. The Pre-Intervention Baseline and Core Challenges

Before the formation of the FPO in 2019, the small and marginal farmers of Gonegandla operated in a highly fragmented and individualised market. They were confronted with a series of compounding systemic challenges that persistently eroded their agricultural profitability.

- **Adulterated & Overpriced Inputs:** Farmers were dependent on local private retail networks for critical inputs. These private dealers frequently sold adulterated fertilisers and charged prices far above the Maximum Retail Price (MRP).
- **Forced Conditional Buying:** Local shops often employed exploitative tactics, forcing farmers to buy unwanted or unnecessary products as a condition for purchasing highly demanded fertilisers.
- **Black Market Exploitation:** During peak seasons, critical fertilisers were artificially hoarded and sold on the black market, resulting in exorbitant upfront capital investments for every crop cycle.

The FPO was explicitly designed to dismantle these bottlenecks by collectivizing smallholders into a registered corporate entity capable of bypassing retail supply chains and negotiating directly with wholesale markets.

3. Institutional Governance, Capital Mechanics, and the Dividend Strategy

At its inception, the FPO established a baseline share capital requirement of Rs1,500 per member. To accelerate its infrastructure and working capital, the organisation actively pursued and secured major institutional grants:



A Rs. 4,50,000 financial grant was secured from Trigeo Technologies, utilised for working capital and a Rs. 5,40,000 grant was successfully mobilised through the Rashtriya Krishi Vikas Yojana (RKVY) scheme.

3.1. Credit Linkages

- 2022–23: ₹5 Lakhs Working Capital funds were mobilised from Samunnati.
- 2023–24: ₹25 Lakhs Working Capital funds were mobilised from NABKISAN.
- 2024–25: ₹50 Lakhs as CCL was sanctioned by State Bank of India (SBI).
- 2025–26: ₹50 Lakhs CCL from SBI is being currently undergoing a renewal process from ₹1 Crore, based on the turnover of the FPO.

3.2. The Dividend Reinvestment Model

As the FPO's input and output trading businesses became highly profitable, the Board of Directors executed a brilliant financial maneuver. Rather than distributing the annual corporate profits as liquid cash payouts (which are typically spent quickly by the beneficiaries), the FPO declared a Rs. 2,000 dividend per member.

Crucially, this Rs. 2,000 dividend was not handed out in cash; it was deposited directly into the individual farmers' share capital accounts. Combined with the organisation's retained earnings and grant valuations, this strategy organically multiplied the members' equity.

This strategy achieved two vital outcomes: it preserved the FPO's liquid working capital to fund larger bulk procurements, while simultaneously building deep, long-term financial wealth and secondly institutional loyalty among the farming community was developed.

4. Corporate Dealerships and the 'Mega Seed' Operation

To significantly lower the cost of cultivation for its members, the FPO established a comprehensive input shop providing seeds, fertilisers, and pesticides at significant discounts compared to local market rates. By sourcing directly from manufacturers, the FPO ensures that each farmer saves a minimum of Rs. 5,000 annually on input expenditures alone.

The FPO's operational excellence quickly attracted the attention of major private agro-



corporations and state agencies, allowing them to secure direct commercial dealerships with industry giants, including Coromandel, PIC, and Greenstar.

4.1. The Coromandel Village Adoption:

Leveraging its dealership, the FPO facilitated a deeply impactful corporate social responsibility (CSR) initiative. Coromandel officially 'adopted' one of the FPO's operational villages. Through this adoption, the corporation executed a 100% comprehensive soil testing programme for every farm in the village, providing farmers with precise, scientifically backed nutrient profiles to optimise their fertiliser application and protect long-term soil health.

4.2. Mega Seed Distribution:

The Sri Nallareddy Swamy FPO achieved its most significant logistical milestone when it was selected by the AP Seeds Development Corporation Ltd. as the 'value-chain partner' under its Value-Chain Cluster Scheme.

- ✦ **Volume Handled:** The FPO managed the physical logistics and distribution of 750 quintals of certified, high-yield seeds.
- ✦ **Financial Value:** The total commodity value of the distributed seeds was a staggering Rs. 85,50,000.
- ✦ **Beneficiaries Reached:** Operating as a true community anchor, the FPO distributed these seeds entirely free of cost to 577 total farmers, which included 169 registered FPO members and 408 non-members.
- ✦ **Corporate Revenue:** For successfully executing this massive logistical operation without error, the state government awarded the FPO a direct service charge incentive of Rs. 1,35,000.
- ✦ Due to this unprecedented level of operational efficiency and community impact, the District Collector personally visited the Sri Nallareddy Swamy FPO, formally recognising it as one of the most elite, high-performing agricultural collectives in the district.

5. Input Business Performance (2020–2026)

In the 2019–20 financial year, the FPO launched its first input shop in Gonegandla village. This shop fundamentally disrupted the local agricultural economy by guaranteeing unadulterated fertilisers sold strictly at MRP, with zero conditional buying restrictions or high pricing. The FPO ensures that each farmer saves a minimum of ₹5,000 annually on input expenditures.

The FPO secured an official wholesale distribution license from Coromandel, as well as retail dealerships with SPIC and Greenstar. Due to overwhelming demand, the FPO subsequently opened a second retail branch in H. Kairavadi village to better serve its expanding member base.





After recording an initial gross turnover of ₹4,14,664 in its very first operational year (FY 2020–21), the FPO's financial data reveals an astonishing scaling trajectory, surpassing ₹8.7 Crores in input sales by FY 2025–26.

Table 1: Input Business Financials (2021 – 2026)

Financial Year	Total Input Sales (₹)	Net FPO Profit (₹)	FPO Members Served	Non – Members Served	Total Farmers Benefited
FY 2021–22	76,57,693	1,30,250	285	53	338
FY 2022–23	4,55,52,452	6,64,100	2,574	447	3,021
FY 2023–24	4,60,53,828	7,06,000	2,835	405	3,240
FY 2024–25	7,54,00,000	10,98,400	3,475	835	4,310
FY 2025–26	8,71,17,705	11,20,000	3,430	892	4,322

6. Output Marketing and Assured Market Linkages

To assist farmers with market linkages, the FPO aggregates produce directly from the farmgate. Starting with an initial pilot in onion procurement in FY 2021–22, the FPO later expanded its output operations in FY 2025–26 to include foxtail millet, red chilli, and maize

Table 2: Output Business Financials (2021 – 2026)

Financial Year	Commodity Traded	Volume (Quintals)	Total Traded Value (₹)	Net FPO Profit (₹)	Farmers Benefited
FY 2021–22	Onion	277	6,11,000	6,000	5
FY 2025–26	Foxtail Millet	105	3,16,546	1,500	8
FY 2025–26	Red Chilli	97.7	19,50,454	4,500	5
FY 2025–26	Maize	1,418	23,03,000	14,180	40

7. Capacity Building and Sustainable Agriculture

Beyond raw commercial trading, the Sri Nallareddy Swamy FPO operates as a critical knowledge-transfer hub for the Gonegandla mandal.

- **Seed Production:** Moving up the agricultural value chain, the FPO has facilitated direct tie-ups with commercial seed companies, allowing select member farmers to transition from standard crop cultivation to highly lucrative seed production.
- **Ecological Stewardship:** Recognising the financial and environmental toll of excessive chemical use, the FPO actively trains its members in Organic Farming practices and Non-Pesticide Management (NPM) techniques, ensuring the long-term viability of the region's soil and water resources.



8. Strategic Vision and the roadmap for 2026–27

Having successfully stabilised its input supply chain, the leadership of the Sri Nallareddy Swamy FPO has outlined a highly targeted strategic roadmap for the upcoming 2026–27 financial year:

- **Massive Membership Expansion:** The immediate organisational goal is to scale the active shareholder base from the current 600 members to 1,000 active members. This will exponentially increase the FPO's mobilised share capital and its wholesale bargaining power.
- **The 20 Crore Milestone:** Leveraging the combined strength of its massive fertiliser supply network and output trading, the Board of Directors has set a formal institutional target to achieve a combined business turnover of Rs. 20 Crores by 2030.
- **Physical Infrastructure & Land Acquisition:** To solve its ongoing storage and operational space deficits, the FPO is actively in the process of acquiring 1 acre of private land. This initiative is being driven directly by the suggestions and procedural support offered by the District Collector.
- **Secondary Value Addition:** The FPO intends to establish dedicated processing facilities on its new land to execute secondary value addition for the region's diverse crop portfolio, allowing farmers to capture downstream retail margins rather than relying solely on raw commodity trading.



6. Nallamada FPO: Demonstrated Board Ownership in Groundnut Value-chain Development

Author: Gopal Raju



This case study examines how Nallamada FPO builds economic resilience within one of the state's most severely drought-prone agrarian landscapes. It highlights the collective's strategic convergence with state frameworks—specifically partnering with AP MARKFED and the AP State Seed Corporation—to execute high-volume Minimum Support Price (MSP) procurement and localised seed distribution. Furthermore, the study details the FPO's transition from raw commodity trading to secondary processing, utilising groundnut decortication, FSSAI-licensed cold-pressed oil extraction, and Kisan drone technology to capture retail margins.



1. Introduction

Nallamada Mandala Agricultural Producers Mutually Aided Cooperative Federation Ltd. (Nallamada FPO) is a well-established farmer collective operating in the Sri Sathya Sai District of Andhra Pradesh. The FPO was officially registered under the MACS Act on April 17, 2017. This registration marks the culmination of years of foundational work undertaken by APMAS in Nallamada. Their efforts focused on strengthening Self Help Groups and watershed development, laying the groundwork for the establishment of the FPO.

Geographically, Nallamada Mandal is one of the most challenging agricultural regions in South India. It ranks second in the state on the Climate Vulnerability Index. The region experiences chronic drought due to its low average annual rainfall of just 520 mm (below the district average), shallow gravelly soils, and severe groundwater depletion. Consequently, over 60% of farmland remains fallow, making agriculture heavily reliant on unpredictable monsoons.

Despite these severe agro-climatic constraints, the farmers predominantly cultivate rainfed crops, heavily relying on Groundnut (during Kharif), Redgram, Pulses, Millets, and Mangoes. The Nallamada FPO was established to build economic resilience against this climate vulnerability by organising marginalised farmers to pool resources, lower input costs, and capture better margins through collective marketing and value-added processing.

Basic Profile of Nallamada FPO

Particulars	Details
Name of FPO	Nallamada Mandala Agriculture Producers MACS Federation Ltd.
Registration No. & Date	MACS Act (17-04-2017)
Operational Area	Nallamada Mandal, Sri Sathya Sai District



Promoting Agency	APMAS
Shareholder Farmers	1,143 (Male: 942, Female: 201)
Paid-up Share Capital	₹5.7 Lakhs
Governance Structure	Board of Directors: 12 (9 Men, 3 Women)
Infrastructure	60×40 ft Godown/Collection Centre (Dept. of Horticulture, 75% subsidy under MIDH), Processing Units
Licenses Obtained	Seed, Pesticide, fertiliser, FSSAI, Cattle feed, GST, Trade, MSME
Institutional Linkages	Vrutti Catalyst, SBIF LEAP, APGB (CCL), AP MARKFED, AP State Seed Corporation

2. Institutional Governance and Decentralised Management

Nallamada FPO has a highly vibrant, participatory governance structure. The Board of Directors conducts regular monthly meetings on the 5th of every month. To handle its massive multi-crore operations, the Board has decentralised its operational responsibilities into three active sub-committees:

- The Procurement Committee
- The Sales Committee
- The Quality and Monitoring Committee

The FPO maintains strict adherence to legal compliances, executing internal audits biannually, external audits annually, and regularly filing GST and IT returns. While dividends have not yet been disbursed as cash, the FPO has successfully allocated bonus shares to member institutions' accounts.

3. Pre-Intervention Challenges

Prior to the federation's formation, small and marginal farmers—who make up 93% of the demographic—faced severe systemic distress:

- Input Logistics & Cost: Farmers were forced to travel up to 25 kilometers to purchase basic seeds and implements, subjecting them to high retail markups and transportation costs.
- Distress Selling: Due to lack of localised storage facilities or collective bargaining power, farmers were subjected to exploitative pricing by local vendors.
- Agrarian Stagnation: High cultivation costs coupled with repeated crop failures and lack of modern technical knowledge led to massive rural indebtedness and forced youth migration.

4. Strategic Convergence and Output Marketing

To stabilise farmer incomes, Nallamada FPO strategically positioned itself as a highly trusted intermediary for major government procurement schemes. This strategic move led to the establishment of extensive output marketing channels, which commenced in 2017.

Community Managed Seed System (CMSS): Authorised by the AP State Seed Corporation



in 2017, the FPO became a central hub for seed collection and distribution. Over multiple seasons, the FPO procured and distributed exactly 2,089.6 quintals of Kharif and Rabi Groundnut seeds, transacting directly with over 1,000 farmers. Furthermore, in the 2025–26 season, the FPO facilitated the free distribution of an additional 120 quintals of groundnut seeds (valued at ₹8.92 Lakhs) to 24 farmers in convergence with the Department of Agriculture. Alongside groundnut, the FPO successfully distributed 1,500 Navadhanya kits, reaching 752 farmers.

MSP Procurement (Redgram): In 2017, AP MARKFED officially allotted a Redgram procurement center to the FPO to operate under the Minimum Support Price (MSP) scheme. Through this specific convergence, the FPO procured a total of 5,642 quintals of Redgram (5,442 quintals specifically through the MARKFED MSP scheme and an additional 200 quintals directly through the FPO). This intervention directly insulated 768 farmers from open-market price crashes.

Financial Impact of Convergence

These specific government-linked schemes (CMSS and MARKFED) alone generated a combined turnover of ₹498.07 Lakhs (₹4.98 Crores) and resulted in a direct operational profit of ₹20,34,525 for the FPO. When combining these foundational government interventions with their direct B2B corporate linkages and institutional purchasers over a span of nine years (2017–18 to 2025–26), the FPO has achieved a staggering cumulative Output Marketing Turnover of ₹12.55 Crores. This massive operation successfully moved 3,463 tons of agricultural commodities, generating a net profit of ₹17.82 Lakhs while directly benefiting 3,200 farmers.

5. Capturing Retail margins: Value addition and Technology

What truly separates Nallamada FPO from traditional agricultural collectives is its aggressive, successful transition into secondary processing and modernisation. Rather than strictly trading raw commodities, the FPO captures downstream retail margins through advanced machinery:

Groundnut Processing & Decortication: The FPO established a dedicated groundnut decorticator and processing unit. Instead of selling raw groundnuts, the FPO decorticates them, grades the seeds, and sells premium quality sowing seeds back to the farmers and local Rythu Bharosa Kendras (RBKs).

Cold-Pressed Oil Extraction: Leveraging its FSSAI license, the FPO installed a wood-pressed oil expeller and filtration system. It now successfully manufactures, packages, and retails high-quality, filtered cold-pressed groundnut oil directly to consumers at nominal prices.

Kisan Drone Technology: Addressing labor shortages and high manual spraying costs, the FPO introduced a Kisan Drone, providing low-cost, highly efficient aerial spraying services to 26 farmers covering 85 acres.

6. Financial Trajectory and Business performance

The federation has built a highly reliable input supply network, selling quality seeds, fertilisers, pesticides, and bio-inputs directly to farmers. Till 2025–26 financial year, the FPO has serviced over 11,800 farmer transactions through its input business.



Consolidated Business Performance (FY 2017-2018 to FY 2025-2026)

Year	Input Marketing				Output Marketing				
	No. of Items	Turnover	Profit / loss	No.of farmers	No.of Items	Quantity in tons	Total Turnover	Profit / loss	No.of farmers
2017-18	2	1,13,530	11,300	65	2	34	22,63,928	22,639	824
2018-19					2	405	2,18,32,375	3,33,925	795
2019-20	4	2,76,470	98,357	183	2	385	2,09,05,450	1,86,720	163
2020-21	17	40,85,810	6,93,261	2155	5	200	1,04,91,134	3,43,616	308
2021-22	22	47,03,291	4,33,968	1754	3	324	1,96,76,326	4,50,230	219
2022-23	40	55,35,869	53,586	1879	5	151	60,56,987	2,46,734	296
2023-24	45	68,67,290	4,12,030	1835	3	168	35,29,590	25,400	175
2024-25	68	38,24,525	1,02,500	1950	3	486	1,45,97,254	48,357	195
2025-26	72	38,82,795	1,25,350	1985	3	1310	2,62,01,450	1,24,865	225
Total	80	2,92,89,580	19,30,352	11806	5	3463	12,55,54,494	17,82,486	3200

Note: The FPO's business acceleration has been actively supported by Cash Credit Limits (CCL) from APGB, with technical and financial backing from the Vrutti Catalyst team and the SBIF LEAP initiative.



7. Operational Challenges

Despite its massive multi-crore success, the FPO faces specific operational hurdles:

- **Storage Deficits:** The current infrastructure is insufficient to handle the volume of the output operations; an additional high-capacity godown is urgently required.
- **Market Linkage Friction:** Securing consistent, high-margin market linkages for Maize and Mangoes remains difficult.
- **Working Capital:** The scale of procurement requires deeper bank financing for both working capital and heavy infrastructure (like tractors).

8. The Roadmap for 2030

The Board of Directors has established a clear, ambitious vision for the next five years:

- **Brand Expansion:** The primary goal is to heavily scale the existing groundnut processing unit and export the FPO's branded cold-pressed oil to other states.
- **Membership Saturation:** Expand services to ensure 100% of the FPO's shareholders actively participate in and benefit from the business operations.
- **Revenue Growth:** Target a sustained year-over-year business turnover growth rate of 70% to 80%.
- **Deepening Linkages:** Strengthen relationships with private corporate stakeholders for output marketing while securing NABARD infrastructural funding.

Through its remarkable journey from an arid, drought-stricken mandal to a multi-crore agribusiness, the Nallamada FPO stands as a definitive model of how targeted convergence, transparent governance, and strategic value-addition can transform agrarian livelihoods.



FPO AGB Meeting



FPO BOD Meeting



FPO Staff at Millet Mela Programme



MARI Team visit at Nallamada FPO



Agriculture department staff visited
GN Value addition unit



DAO Opening of Marketing Stall



Collection centre inauguration by
Sri Sathyasai dist MLA



Navadhanya seeds Packing



Red gram seeds distribution convergence of Agriculture department and collective marketing under MSP





7. Institutionalised B2B Linkages: The story of Rudra Kishan Utpadak Sangathan Sahkari Samiti Ltd

Authors: Satyam Kumar & Vedprakash Singh



This case study focuses on Rudra Kishan FPO's output marketing framework and its strategic transition away from exploitative local brokers. It examines the organisation's success in forging direct Memorandum of Understanding (MoU) partnerships with major institutional buyers, including ITC, DeHaat, and the Food Corporation of India (FCI). Furthermore, it details the FPO's farmer-centric operational flow—featuring on-site quality control, zero-logistics farm-gate procurement, and guaranteed 24-hour payment to the farmers.



1. Introduction

The Rudra Kishan Utpadak Sangathan Sahkari Samiti Ltd., operationally known as Rudra FPO, is a community-driven agricultural collective situated in the Kurhani Block of the Muzaffarpur District in Bihar. The Farmer Producer organisation (FPO) was officially incorporated on June 30, 2021, and registered under the regulatory framework of the Bihar Self-Supporting Co-operative Societies Act, 1996 (Registration No: BR-07-01-02/OTH-03/2021).

The FPO was formed and promoted by the Mahila Abhivruddhi Society (APMAS), acting as the central Cluster-Based Business organisation (CBBO), with overarching support from the National Cooperative Development Corporation (NCDC). This promotion falls under the Union Ministry of Agriculture and Farmers Welfare's "Central Sector Scheme of Formation & Promotion of 10,000 FPOs".

Since its inception, Rudra FPO has built a strong demographic base, aggregating 750 active shareholder farmers. The membership is highly inclusive and diverse, comprising 385 women and 365 men, with significant representation from marginalised communities (248 SC members, 32 ST members, and 560 from other categories). The primary crops handled by the FPO is Paddy, Wheat, Maize, and Mustard which are cultivated by its member farmers.

Profile of Rudra FPO:

Particulars	Details
Name of FPO	RUDRA KISHAN UTPADAK SANGATHAN SAHKARI SAMITI LTD.
Registration No.	BR-07-01-02/OTH-03/2021
Incorporation Date	30-06-2021



State	Bihar
District	Muzaffarpur
Block	Kurhani
Address- Implementing Agency	Village + post-Dubiyahi National Cooperative Development Corporation (NCDC)
Shareholder Farmers (Nos)	750 (Women farmers- 385) (Caste composition: SC-248, ST-32, Others -470)
Share Capital mobilised	INR 750000
Credit linkages	<ul style="list-style-type: none"> • Loan of INR 90000 against Fix Deposit from Bank of India (@8.25 % interest) • FPO has applied for working capital of INR 10 lakh to NCDC
Business Activities (Summary)	<ul style="list-style-type: none"> • Sale of quality and affordable agri-inputs like seeds, fertilisers, Growth promoters, cattle feed, supplements. • Rental services of agri-implements like reaper and thresher machine. • Procurement and Sale of primary produce of paddy, wheat, maize, and mustard • Logistics and Quality check services of crops
Board of Directors	Male: 6 Female: 3

2. Genesis of FPO Formation

Before the formation of Rudra FPO, the member farmers of Rudra FPO, who are predominantly small and marginal landholders, faced several critical challenges as given below and captured in the baseline assessment done by APMAS at the start of the project:

- **Exorbitant Input Costs & Scarcity:** Farmers were dependent on local retail shops for critical inputs. This dependency resulted in consistently high prices for seeds and fertilisers. Furthermore, crucial fertilisers were rarely available on time, which severely disrupted standard crop cycles and artificially suppressed maximum yield potentials.
- **Information Asymmetry:** A lack of exposure to modern farming techniques, technological solutions, and real-time crop advisory services left the community vulnerable to preventable crop failures and inefficient resource allocation.
- **Post-Harvest Exploitation:** Without collective bargaining power, farmers heavily relied on regional middlemen. These intermediaries dictated artificially low procurement prices and frequently utilised opaque weighing mechanisms, draining the farmers' potential profits.
- **Infrastructure Deficits:** A near-total absence of post-harvest management infrastructure meant farmers could not store their produce to wait for favorable market conditions. They were forced into immediate distress sales at the farmgate, accepting whatever price the local buyers dictated.



- Credit Traps: Excluded from formal banking architectures, the majority of the community relied on traditional, informal credit systems, absorbing high interest rates simply to fund seasonal cultivation.

3. Institutional Development of the FPO

To efficiently govern the FPO, it has adopted different internal control systems, processes, policies and rules in consultation with APMAS. This includes developing Standard Operating Procedures (SOPs) for office and shop management, operations handling, receivables and payables, credit sales, inventory management, accounting practices, assets management, conflict resolution, etc. The BoD and staff have been facilitated training programmes on different aspects of business visioning, marketing, business planning, resource mobilisation, working capital assessment and making FPO credit-ready.

The Board of Directors have been divided into different sub-committees to take up dedicated responsibilities. The group composition changes as per the demand and given context. This includes:

- Marketing sub-committee: responsible for ensuring proper data indent is collected from field and estimating demand; identifying market players and building relationships; placing orders and ensuring successful business transactions. This committee is more active during the season period of input and output marketing.
- Member engagement sub-committee: responsible for member mobilization; resolving conflicts raised by / due to members; and branding of FPO
- Internal Audit sub-committee: responsible to support in organizing a transparent internal audit; present the findings to the larger group. This comprises of 1 or 2 BoDs who are well versed with the accounting practices at the FPO.
- Other sub-committee: Sub-committee formed to conduct an Annual General Body Meeting for which is needed member mobilisation, logistics, guest invite, etc.

The number and type of sub-committee also forms and dissolves as there is need generated. The performance of the sub-committee's is also reviewed during the Board meetings.

The FPO has formed FIGs in villages where active members are present and the FIGs help in collecting the indent, communication channel between FPO and members, support in procurement of crops, and mobilizing farmers for any planned activities. This has helped the FPO in improving its member engagement and implementing participatory decision making.

For accounting, sales, purchase and inventory management the FPO is maintain the data through 'Vyapaar' software. The given application is user-friendly, easily & regularly updated by the FPO CEO, dashboard can be accessed remotely, and helps the FPO in generating different reports including financial statements. Over the years, the FPO has developed good working relationships with Krishi Vigyan Kendra, ATMA, Central Agricultural University (almost 30-40 kms in distance), Litchi Training Research Institute, RSETI, and other line department at block and district level. This engagement has helped the FPOs in participating in training and exposure visit programs, prioritising member farmers as beneficiaries for any government programs, using existing facilities, and converging of different government



programmes and schemes.

4. Revamping the Supply Chain: Input Marketing Operations

The FPO has a 'good-feel like' FPO office with adequate space for Board meeting, Input shop and around 50–60 MT storage space for commodities. For conducting the sale of agri-inputs, the FPO successfully availed required licenses and permits like MAAPTOL, Shops and Establishment, Seeds, fertiliser, GST, PAN, and FSSAI. By aggregating the seasonal demands of its 750 members, the FPO procures seeds, fertilisers, growth promoters, and cattle feed in bulk quantities directly from authorised distributors.

This bulk procurement model allows the FPO to bypass retail markups and pass significant cost savings directly to the farmers. A prime example of this economic impact occurred during the recent wheat season. While standard high-yield wheat seeds were retailing in the open market for 1,600 to 1,700 INR per bag, the FPO successfully procured (beforehand) the premium 'DeHaat 777' wheat seed variety and distributed it to its members for just 1,200 INR per bag. This singular intervention saved farmers a massive 400 INR per bag, drastically lowering their upfront cultivation costs.

Another example is of the regular supply of DAP and Urea– while the farmers struggle to get the required inputs during peak season, the Rudra FPO provides timely supply of both products to its members that too at a nominal rate (10–15% higher than the permitted government rate) and saves the members from exploitation of private market players who sale at much 40–50% higher than the government rate. This has attracted a lot of non-members to the FPO for service, and in turn have ended up taking membership at the FPO. This has also disrupted the market in local areas and has brought down the cost for all to compete.

To further diversify its services, the FPO has procured agri-implements and machinery like Reaper Binder machine and Paddy Thresher Machine. The FPO provides both of them on rent to its members as demand is placed. The members benefit by getting to use the implements at desired time and at a reasonable cost compared to the open market. This has brought down their production cost and in process also given increased margin to the FPO. This has also acted as a promotional ground for the FPO as the name of the FPO is printed on the machines and it is transported to the entire operational area.

5. Output Marketing: Dismantling Middlemen Networks



FPO engaged in doina output marketing of paddy



Initiated during the 2022 Rabi season with the procurement of Paddy, the FPO's output marketing arm has rapidly evolved into a large-volume commercial operation. Today, the FPO strictly procures Paddy, Wheat, and Maize (with a heavy major focus on Paddy and Wheat) directly from the members' fields and also extends services to non-members in the region thus luring them to take membership.

The FPO has forged direct Memorandum of Understanding (MoU) partnerships with major institutional buyers, most notably DeHaat (which facilitated the FPO's very first output transaction), ITC, Farmart, Food Corporation of India (FCI), NCCF, and has working relationship with other institutional buyers like AyeKart, Agrix, NBHC and has a good network of local buyers / traders at block and district levels.



interaction of FPO members with DFHAAT Company

The operational flow is designed entirely around farmer convenience and financial security:

- **Farm-Gate Quality Control:** When a farmer is ready to sell, the FIG shares information with the FPO and then the FPO CEO, accompanied by a BoD member from the Marketing sub-committee, travels directly to the farm to ensure quality control on-site.
- **Zero Logistics Cost:** The farmer does not pay for loading or transportation as the procurement happens at farm-gate
- **Rapid Liquidity:** The most transformative aspect of this model is the payment structure. Unlike traditional middlemen who delay payments or demand commissions, the FPO guarantees that the farmer receives the full, fair-market value within 24 hours of the transaction.
- **Building trust:** with the regular service of marketing of crop produce, the trust has strengthened between the member and the FPO. The regular member engagement has also helped the FPO in strengthening its turnover base.

6. Capacity Building and Social Impact initiatives

Rudra FPO has partnered with different stakeholders to build the capacities of the farmers on sustainable agriculture practices and also help them in giving access to quality resources.



Some of the initiatives are given below:

- Rudra FPO works with the Krishi Vigyan Kendra (KVK), the Agricultural Technology Management Agency (ATMA), and Dr. Rajendra Prasad Central Agriculture University (PUSA) to bring scientific advancements directly to the fields. It nominates its member farmers to different training programs, FFS, exposure visits, exhibitions, Melas, etc. to enhance their knowledge and also showcase the work of Rudra FPO.
- In collaboration with the Bihar Rajya Beej Nigam (BRBN) and ATMA, the FPO successfully distributed free, high-yield seeds (including wheat, mustard, and masoor dal/lentils) to 256 marginalised farmers.
- To promote household nutrition, the FPO supplied specialised kitchen gardening kits (including okra seeds) to 25 women farmers. Furthermore, specialised training sessions on mushroom cultivation were organised to help farmers generate off-season supplementary income.
- Partnering with the National Bulk Handling Corporation (NBHC), the FPO identified 2 to 3 progressive farmers to establish organic farming demonstration plots. These farmers were provided with 10,000 INR worth of specialised inputs to prove the commercial viability of pesticide-free, climate-resilient agriculture to the broader community.

7. Financial Trajectory and Economic Growth

Since its establishment, the FPO has maintained an admirable growth trajectory, rapidly scaling its business turnover by transitioning farmers away from local retail shops and into the FPO's supply chain. To date, the organisation has achieved a cumulative business turnover exceeding of nearly 2Cr. In the 2024-25 financial year alone, 502 distinct farmers directly benefited from the FPO's marketing and input activities.

Table 1: FPO Annual Business Turnover

Financial Year	Business Turnover	Net Operating Profit	Farmers Benefited
2022-23	22,83,308	38,994	124
2023-24	51,74,221	1,59,754	399
2024-25	56,70,896	1,69,962	502
2025-26	68,58,988	72,469	415
Total	199,87,413	4,41,179	1,440

The FPO has shown year-on-year growth in its business especially with higher proportion of output marketing which is more attractive for farmers as in this transaction they fetch money rather than spending. The FPO has planned to enter into value addition activities to further diversify its services and expand its member outreach.

8. Vision 2026-27: The Roadmap to Resilience

The foundational lessons learned by Rudra FPO emphasise that community trust, integrated digital technology, and localised capacity building are the bedrock of agricultural



transformation. Moving forward, the FPO is pivoting its strategy from simply surviving as an aggregating entity to thriving as an independent agribusiness ecosystem. The strategic roadmap for 2026–27 is defined by infrastructure acquisition and market diversification:

8.1 Scaling Operations and Physical Infrastructure

- a. Land Acquisition: The primary objective is to move away from rented spaces. The BoD is actively petitioning for government land; if unsuccessful, they plan to utilise FPO funds to outright purchase land.
- b. Asset Creation: Upon securing land, the FPO intends to construct a dedicated, high-capacity warehouse and finally install the delayed cold-press mustard oil processing unit, allowing for complete, direct value-addition.
- c. Membership Expansion: The organisation is aggressively targeting a membership baseline of 1,000 active farmers to exponentially increase its regional bargaining power.

8.2 Innovation, Diversification, and Sustainability

- a. Crop Diversification: To mitigate climate risks, the FPO plans to introduce high-value medicinal, aromatic, and horticultural crops into the local agrarian cycle.
- b. Model Farming: The establishment of dedicated 'Model Farms' will serve as physical training grounds to demonstrate organic agriculture, minimal pesticide use, and advanced water conservation techniques to the wider community.
- c. New Revenue Streams: Looking beyond traditional agriculture, the FPO is exploring the viability of integrated livestock farming and regional Agri-Tourism as supplementary income streams for its shareholders.
- d. Inclusive Leadership: A core mandate for the future is the systematic elevation of women within the FPO's governance architecture, ensuring that the economic growth of the Kurhani block remains equitable and inclusive.

Through these initiatives, Rudra FPO aims to transform the livelihoods of the farming community, ensuring long-term profitability and environmental resilience in Kudhani block, Muzaffarpur district, Bihar state.



8. Establishing a localised Maize-to-Feed Value Chain: Gurramkonda FPC

Authors: Dr M Bhargavi and P J Manjula Devi



This case study analyses Gurramkonda FPC's operational shift from trading raw commodities to localised value addition. It highlights the organisation's strategic innovation in the maize value chain, detailing the aggregation and localised milling of raw maize into affordable, FSSAI-compliant livestock feed to support the community while retaining secondary institutional margins. Furthermore, the case examines the FPO's dual-location input distribution model designed to maximise rural accessibility.



1. Introduction

The Gurramkonda Farmers Producer Company Limited (FPO) is a rapidly emerging agricultural collective anchored in Tharigonda village, located in Gurramkonda Mandal of the Anamayya district in Andhra Pradesh. The region operates within the state's Southern Agro-Climatic Zone, an area characterised by red sandy loam and red clay soils.

Agriculture here is highly vulnerable, driven largely by erratic climatic conditions. The mandal receives an average annual rainfall of just 700 to 750 mm, predominantly during the unpredictable South-West monsoon. Consequently, local farming operates under a fragile mix of rainfed and limited irrigation conditions. Despite these constraints, the agrarian community cultivates a diverse portfolio of crops, primarily focusing on paddy, groundnut, tomato, mango, chilli, horse gram, maize, and various pulses.

Prior to the formation of the FPO, the agrarian economy of Gurramkonda was becoming increasingly precarious. Farmers faced continuous, long dry spells and repeated droughts that made crop cultivation highly uncertain. Rapidly depleting groundwater levels, continuous soil erosion, and declining soil fertility compounded the physical challenges. Financially, farmers were squeezed between escalating input costs from private retail dealers and volatile, unpredictable open-market prices for their harvests. For many households, farm income alone became insufficient, forcing families to rely on daily wage labor, small livestock rearing, and seasonal migration just to meet basic survival needs.

It was within this context of agrarian distress that the idea of a centralised collective was born, aimed directly at stabilising input costs and securing 'better income for farmers'.

Profile of the FPO:

Name of the FPO	Gurramkonda Farmers Producer Company Limited
Date of Registration	12/10/2022
Registration Type	Company limited
Total number of shareholders (men+ women)	503 (Males- 283 and Female- 220)



authorised share Capital	15,00,000/-
Paid up Capital	9,74,000
BOD members	7
Name of the promoting institution	CBBO and APMAS
Licenses obtained	1. Fertiliser 2. Pesticides 3. Seeds
Channels of marketing	Local buyers, Company Buyers,

2. Institutional Profile

The Gurramkonda Farmers Producer Company Limited was officially incorporated on October 12, 2022, as a Company. The institution was formed and promoted with the direct handholding and capacity-building support of the Mahila Abhivruddhi Society (APMAS) acting as the Cluster-Based Business Organisation (CBBO). Crucial foundational funding, including seed capital and acceleration grants, was provided by NABARD and Aurobindo Pharma Foundation.

The FPO is built on a foundation of deep social and economic inclusion. It has successfully aggregated 503 shareholder members, deliberately targeting the most vulnerable agricultural demographics. Out of the 503 members, 415 belong to the Small and Marginal farmer category, including tenant cultivators and landless agricultural laborers. The FPO has a total of INR 9,74,000 share-capital collected.

3. The Farmer Service Centre (FDC) and Input Operations

To immediately address the crisis of inflated cultivation costs, the FPO established a centralised Farmer Development Centre (FDC). To maximise accessibility for its members across the 34 habitations, the FPO strategically operates a dual-location model:

- i. Tharigonda Main FDC: This is the primary godown and licensed shop where strictly regulated items like Chemical fertilisers (DAP, Complex, Urea) and Pesticides are stocked.
- ii. Marripadu Sales Point: A secondary sales counter established specifically to distribute non-licensed agricultural necessities like tarpaulins, mulching sheets, drip irrigation ladders, maize seeds, and cattle feed.

To conduct legal business, the FPO has secured commercial licenses, including fertiliser, Pesticides, Seeds, and FSSAI (Food Safety and Standards Authority of India) licenses. To bypass regional middlemen, the FPO has secured direct business tie-ups and dealerships with several agencies, including M-Tomato, Vallabha Company (via Sri Nandeeshwara Agency), Sri Navatha Agency, Vijayalakshmi Traders and so on.

4. Value Addition: The Maize Processing Innovation

One of the most successful innovations executed by the Gurramkonda FPO has been its strategic pivot toward localised value addition in the Maize value chain, initiated in 2023. Rather than selling raw maize at commodity prices, the FPO aggregates maize directly from



its farmers. FPO staff physically visit the farms to test moisture levels before procurement. If local supply is insufficient, they strategically source from neighboring FPOs like PTM and Nallamada, or local traders. The raw maize is then processed into high-quality powder/feed via a local milling unit owned by one of the FPO members.

The Economics: The FPO pays a processing cost of ₹3.00 to ₹3.60 per kg. They price the final milled product to retain a 5% to 8% institutional profit margin (depending on market demand, sometimes it goes up to 10%) before supplying it back to the farming community.

This model ensures farmers access superior livestock feed at a fraction of the open-market cost, while the FPO retains secondary processing margins. While they do not yet have a registered trademark brand, the operation is fully legally compliant with an active FSSAI license.

5. Output Marketing: Corporate Linkages and Early Lessons

The FPO actively aggregates member produce to secure better prices from corporate buyers and institutional channels. The output trading portfolio has expanded to include Maize Powder, Tomato, Watermelon, Mango, Jamun, and Groundnut.

Corporate Linkages: The FPO has successfully moved beyond local mandis by executing direct B2B supply agreements. Facilitated largely through M-Tomato, a federation of FPOs to which the FPO is federated, the FPO transported high-value produce directly to corporate retail giants, including Reliance in Madanapalle and Ratnadeep in Chintamani.

Learning from Failure: The journey to corporate procurement has not been without hurdles. During their very first Tomato aggregation, a miscommunication regarding strict corporate quality parameters led to their entire consignment being rejected at the corporate gate. The FPO was forced to route the rejected tomatoes back to a local mandi, absorbing a loss. Another instance in the earlier years was when the price paid by Reliance and the price paid to the farmer at farmgate, ended up being same which meant the FPO had to bear the transportation along with loading and unloading charges. This led to a ₹9,000 loss for the FPO. It has been challenging for the FPO to continue output marketing at higher scale, especially with the perishables.

6. Financial Scaling and Business Performance (2022–2026)

The financial trajectory of the Gurramkonda FPO demonstrates phenomenal, exponential scaling. In merely four financial years, the collective transformed from a nascent startup handling ₹2.26 Lakhs into a multi-crore enterprise.

Table 1: Input Business Turnover and Profit (₹)

Financial Year	Input Turnover (₹)	Output Turnover (₹)	Profit (₹)
2022-23	2,26,390	—	10,365
2023-24	45,56,021	2,55,574	17,775
2024-25	89,91,000	8,68,000	1,20,339
2025-26*	1,08,96,077	19,69,682	4,07,980
Grand Total	2,46,69,488	30,93,256	5,56,459



*Provisional, as the final Auditing has yet to be completed.

7. Way Forward: The Vision for 2030

Having established a nearly ₹2.5 Crore cumulative trading foundation, the leadership of Gurramkonda FPO has outlined a strategic vision for the future, which is highly critical given that their foundational NABARD support concludes in October 2026. The strategic milestones for 2030 are as below:

- Massive Membership Scaling: Expand the shareholder base from 500 to 1,000 farmers with higher number of women shareholders.
- Revenue Maximisation: Scale the annual consolidated business turnover to a target of ₹3 to ₹5 Crores by expanding bulk input aggregation and locking in direct advance-procurement contracts with institutional buyers to prevent future rejections.
- Advanced Value Addition: Transition further away from raw produce sales by setting up dedicated processing and value-addition units for grading, packing, and milling, paving the way for legally registered, FPO-branded products.



Night meetings for member mobilisation & dissemination of modern technology



Maize procurement & processing



Demonstration of Jeevamrutham
preparation for IPM



Output marketing by FPO



9. Overcoming Scale Barriers: Ikya Krushi FPO Federation

Authors: D Abdulla & K Rakesh Kumar



This case study explores the structural and operational mechanics of the Ikya Krushi FPO Federation, a multi-district apex entity designed to overcome the scale and capital barriers faced by primary-level agricultural collectives. It details how the federation aggregated the share capital and business demands of 11 member FPOs to secure massive external working capital grants—utilised as a centralised revolving fund—and to secure direct, high-volume corporate dealerships for complex fertilisers, thereby lowering input costs for over 5,000 farmers across the Kurnool and Nandyal districts



1. Introduction

Ikya Krushi Farmer Producers Company Limited is an apex-level (multi-district) Farmer Producer organisation (FPO) Federation operating across the Kurnool and Nandyal districts of Andhra Pradesh. Established on March 30, 2021 (CIN: U01400AP2021PTC117875), this federation represents a critical evolutionary step in rural agricultural economics. The institution was formed with the strategic, financial, and operational support of Mahila Abhivruddhi Society Andhra Pradesh (APMAS) and Social Venture Partners.

While primary-level FPOs (like Sri Nallareddy Swamy and Sri Bramarambika) successfully aggregate individual farmers at the village and mandal levels, they eventually hit systemic secondary market barriers. Individual FPOs frequently struggle to generate the sheer financial volume required to secure direct corporate manufacturing dealerships, or to negotiate aggressively with national institutional buyers, or secure massive working capital loans from formal banking institutions.

Ikya Krushi was specifically designed to overcome the 'scale barrier.' By consolidating multiple primary FPOs under a single, overarching umbrella, the federation consolidates the demands, capital, and produce of thousands of farmers. This centralised approach functions as a powerful bargaining and procurement engine for the entire region.

Profile of the FPO:

Name of the organisation	IKYA Krushi Farmer Producers Company Limited
Date of Registration	U01400AP2021PTC117875
PAN Number	AAGCI 0889N
GST	37AAGCI0889N 1ZV
Date of Registration	30-03-2021
Fertiliser Licence Number	KNL/19/JDA/FW/2023/26824



PESTICIDE Licenc Number	8333
Seed Licence Number	KNL/19/JDA/SD/2023/360
Chairperson	K. Chinna Virupakshayya ,9703059953
CEO	K. Rakesh Kumar,7013298209
Head Office	Vasavi Nagar, Kurnool District, Andhra Pradesh
Bank	State Bank of India, Gonegandla Branch
Number of Member FPOs	11
Total Farmer Members	5349

2. Institutional Profile and Membership Footprint

Operating out of its headquarters in Vasavi Nagar, Kurnool District, the federation is governed by a Board of Directors drawn directly from its member FPOs to ensure democratic representation. Executive operations are steered by Chairperson K Chinna Virupakshayya and managed by CEO K Rakesh Kumar.

To date, the federation has successfully onboarded 11 distinct member FPOs into its corporate structure. While the network initially served a baseline of 3,594 farmers, it has rapidly expanded its footprint. Today, the Ikya Krushi Federation indirectly represents and serves a massive network of 5,349 individual farmer members.

The 11 integrated member FPOs are strategically spread across diverse agro-climatic zones in two districts:

- Sri Nallareddy Swamy FPC (Gonegandla, Kurnool)
- Raithu Swarajyam FPC (Yemmiganuru, Kurnool)
- Raithu Viswam FPC (Guduru, Kurnool)
- Y.Khanapuram FPC (Guduru, Kurnool)
- Pattikonda Vegetable Farmers FPO (Pattikonda, Kurnool)
- Devanakonda FPO (Devanakonda, Kurnool)
- Chillabanda FPO (ChillaBanda, Kurnool)
- Sirivella FPO (Sirivella, Nandyal)
- Mahanandi Banana FPO (Mahanandi, Nandyal)
- Sri Chennakeshava Swamy FPO (Miduturu, Nandyal)
- Sri Bramarambika Mahila Shakti FPO (Nandikotkuru, Nandyal)

3. Regulatory Compliance and Apex Capital Mechanics

To operate as a massive centralised procurement hub, the federation secured a comprehensive suite of commercial licenses, allowing it to legally handle bulk agricultural commodities and chemicals across district borders:

- GST Registration: 37AAGCI0889N 1ZV
- PAN: AAGCI 0889N
- fertiliser License: KNL/19/JDA/FW/2023/26824
- Seed License: KNL/19/JDA/SD/2023/360
- Pesticide License: 8333



Internal Equity and Institutional Capitalisation:

To join the apex body, each of the 11 member FPOs was required to pay a formal membership admission fee of ₹5,000 alongside an institutional share capital investment of ₹25,000. This highly structured ₹30,000 per-FPO contribution generated an immediate, internally mobilised paid-up capital of ₹3,30,000 for the federation.

The Revolving Working Capital Fund:

Recognizing that ₹3.3 Lakhs is vastly insufficient to fund bulk agricultural procurement for over 5,000 farmers, the federation, backed by APMAS, successfully pitched its aggregated business model to major philanthropic and corporate entities. They secured massive institutional financial backing:

- ₹15,00,000 (₹15 Lakhs) grant support injection from the Aurobindo Foundation.
- ₹10,00,000 (₹10 Lakhs) acceleration fund from the SBI Foundation (SBIF) Project.

Rather than spending these funds on static assets, the federation utilises this ₹25 Lakh pool as a central revolving working capital fund. The federation acts as an internal bank, strategically injecting liquidity into its member FPOs to kickstart their seasonal input and output business operations whenever localised capital crunches occur.

4. Input Supply Chain and Corporate Dealerships

By leveraging the combined, aggregated demand of its 11 member FPOs, Ikya Krushi achieved its primary objective: bypassing regional distributors entirely. The federation successfully acquired official, high-volume corporate dealerships directly from massive agricultural manufacturers, most notably Coromandel International and IFFCO.

Through these direct corporate partnerships, the federation procures complex fertilisers, seeds, and agricultural implements in massive bulk quantities at steep wholesale discounts. It then systematically distributes these critical inputs down the chain to the individual FPOs based on their seasonal requirements, guaranteeing quality while driving down cultivation costs for the end farmer.

5. Financial Scaling: Input Business Performance (2023–2026)

While the federation started slowly, it quickly scaled its supply operations across its network, utilising its corporate dealerships to push complex fertilisers and tarpaulins.

Table 1: Input Business Performance

Financial Year	Turnover (INR)	Member FPOs Served	Net Federation Profit (₹)
NFY 2023–24	1,00,000	3	4,500
FY 2024–25	58,06,568	7	52,500
FY 2025–26	43,25,720	5	39,000

6. Capacity Building and The Kanakapura Exposure Visit

Ikya Krushi regularly conducts advanced capacity-building training at the APMAS Training



Center in Hyderabad, focusing on business planning, financial management, and sustainable agriculture for FPO CEOs and Board Directors.

To expand the strategic vision of its leadership, the federation organised a highly impactful, two-day exposure visit to Kanakapura. A total of 12 key participants from across the Kurnool and Nandyal districts attended the programme.

During this intensive field visit, the FPO representatives studied:

- Advanced Natural Farming practices and Non-Pesticide Management.
- The architecture of community seed centers.
- Real-world agricultural marketing and output systems.

Inspiring Women-Led Enterprises:

The most transformative aspect of the Kanakapura visit was the exposure to women-managed rural enterprises. The delegates visited fully operational, women-run oil processing units and flour mills. This provided a practical, hands-on understanding of how rural enterprises can become financially sustainable through collective value-addition. Inspired by this success, several member FPOs (such as Sri Bramarambika) have since initiated plans to establish their own processing centers to capture downstream retail margins.

7. Overcoming Operational Roadblocks

Structural and operational challenges faced by Ikya Krushi during its foundational years:

- **Asymmetrical Business Activity:** As reflected in the input data, out of 11 member FPOs, only a handful (between 3 to 7 depending on the year) actively utilise the federation's bulk purchasing power. Several member FPOs suffer from low internal business activity, limiting the federation's overall volume.
- **Meeting Participation & Coordination:** Aligning the schedules and strategic priorities of 11 different Boards of Directors across two districts often leads to limited participation in central federation meetings.
- **Working Capital Crunches:** Despite the ₹25 Lakhs in external funding, the sheer scale of agriculture in the region means that working capital remains a constant constraint when attempting multi-crore output aggregations.
- **Marketing Skill Deficits:** While member FPOs excel at crop cultivation, there is a distinct lack of advanced B2B marketing and negotiation skills required to sell raw commodities to national institutional buyers.

Through the continuous intervention of APMAS and SVP, the federation is actively mitigating these roadblocks via continuous training programmes, exposure visits, and tighter institutional coordination.

8. Strategic Vision and Long-Term Impact

The Ikya Krushi Federation has successfully proven that a secondary-tier agricultural structure can drastically improve market access and lower input costs for smallholder farmers. By securing direct corporate dealerships, it has fundamentally strengthened the rural economy of Kurnool and Nandyal.



The Roadmap Forward:

Moving into the next operational phase, the federation's strategic roadmap focuses heavily on:

- **Enhancing Processing Capacity:** Shifting focus from raw commodity trading to facilitating secondary value-addition (grading, sorting, and milling) across its member FPOs.
- **Expanding the Network:** Actively recruiting new primary FPOs into the federation to exponentially increase the collective's regional bargaining power.
- **Deepening Institutional Linkages:** Building permanent, direct supply-chain relationships with national corporate buyers to completely eliminate regional middlemen from the output marketing chain.

With continued institutional support, better localised infrastructure, and the expansion of its corporate dealerships, Ikya Krushi is aggressively positioning itself to become one of the most sustainable, large-scale, farmer-owned enterprises in Andhra Pradesh.



Capacity Building Training to
BoDs – APMAS Training



BoD training & exposure visit



10. Achieving Operational Self-Sufficiency:

Maryadaramannapatnam FPC

Authors: Dr. Vasudeva Reddy and R. Bhargavi



This case study examines how Maryadaramannapatnam FPC achieved complete operational and financial self-sufficiency, fully covering its administrative and staffing expenditures through high-volume business margins rather than external grants. It analyses the FPO's strategic utilisation of its secondary-tier linkage with the M-Tomato Federation to procure corporate inputs at wholesale rates, an intervention that successfully disrupted local private retail monopolies and stabilized baseline market prices across the mandal.



1. Introduction

Maryadaramannapatnam Farmer Producer Company Limited (MRP FPC) is a Farmer Producer Organisation registered in 2018 under the Companies Act and is located in Madanapalle Mandal, Anamayya District, Andhra Pradesh State. In the last six years, the FPO has transformed into a vibrant business enterprise extending required and valuable services to over 1405 member farmers spread across 25 Gram Panchayats in the region.

Profile of the FPO:

Particulars	Details
Name of the FPO	Maryadaramannapatnam FPC Ltd
Name of the President	Smt. P Seethalakshmi
Name of the CEO	Smt. R. Bhargavi
Mailing Address & Email	mrpfpc@gmail.com
Registered Act	Companies Act
Registration / CIN No.	CIN No. U01820AP2018PTC107411
PAN NO	AALCM6079K
GST Registration	37AALCM6079K1ZQ
Date of Registration	05.01.2018
Authorised and Paid-up Share Capital	₹ 20,00,000/- and ₹ 15,90,000/-
Support Received from Government	<ul style="list-style-type: none"> • Matching Grant: ₹3 Lakhs • 6-ton Transport vehicle (₹14 Lakhs value with 75% subsidy) • Collection Centre (₹15 Lakhs value with 75% subsidy)



Support from Promoting Agency (APMAS)	Grants: ₹8.87 Lakhs Admin Costs: ₹22.19 Lakhs Technical Support
Total Shareholders	1,405 Total (Men: 738, Women: 667) Small & Marginal Farmers: 1,267
Shareholders Caste-wise Segregation	SC: 190 ST: 62 BC: 609 OC: 544
Total Farmer Interest Groups / SHGs	7 MACS
Licenses Available	Seed, fertiliser, Pesticide, Trade, FSSAI, Shops & Establishment
Area of Operation	Anamayya District Madanpalle Mandal 25 Gram Panchayats
Business Linkages with Other Institutions	APMARKFED, e-Fresh Agri Business Solutions, Ninja-cart, Big-basket, M-Tomato, etc.
Financial Linkages	Canara Bank, Madanapalle (₹30 Lakhs- CCL) HDFC Bank (₹10 Lakhs- TL)
Membership in Other organisations	M-Tomato FPC Limited

2. Vision, Mission & Core Values

The FPO has developed the following Vision and Mission statement:

Vision: 'To become a self-reliant organisation that caters to all technical and input needs of member farmers and emerges as a major aggregator of vegetables and fruits in Madanpalle Mandal.'

Mission:

- Establish Farmer Resource Centers to provide technical support to member farmers.
- Ensure the availability of required farm machinery through decentralised Custom Hiring Centers.
- Supply quality agricultural inputs at affordable prices through doorstep delivery and retail outlets.
- Strengthen market services by establishing collection centers and pack houses.
- Supply graded produce to retailers, terminal markets, and institutional buyers.
- Promote scientific crop planning and sustainable agricultural practices.

Core Values: Transparency, Accountability, Inclusiveness, Quality, and Innovation.

3. Background and Institutional Development

Maryadaramannapatnam FPC was established with the vision of strengthening small and marginal farmers through collective action. The organisation was promoted and mentored by the Mahila Abhivruddhi Society (APMAS), which provided continuous handholding, technical guidance, and market linkage facilitation. Financial support for management



costs and initial working capital was successfully secured from GIZ, Germany, under the Green Innovation Centres initiative.

To build a robust institution, APMAS guided the FPO through a structured 5-Stream Capacity Building process:

- a. **Stream 1:** Social Mobilisation: Through night meetings and exposure visits to successful models like Mulkanoor, farmers adopted a decentralised three-tier structure (Rythu Sangam → Grama Rythu Sangam → FPO), ensuring deep community ownership.
- b. **Stream 2:** Governance: Board members were trained using Self-Learning Modules (SLMs) on governance, management and legal compliances.
- c. **Stream 3:** Leadership Development: Emphasising gender inclusion, and conflict resolution to build confident and grassroots leadership.
- d. **Stream 4:** Productivity Enhancement: Focused training on Integrated Pest Management (IPM), bio-inputs, and scientific tomato cultivation, including a specialised 3-day training at the National Institute of Plant Health Management (NIPHM), Hyderabad.
- e. **Stream 5:** Business Development: Organising strategic exposure visits to corporate food processors and modern retail chains (Big Basket, Metro Cash & Carry, Ninja cart) to secure direct supply agreements.

4. Technical Extension & Knowledge Dissemination

The Dual-Variety Tomato Demo: During the 2021–22 agricultural season, the FPO launched a high-impact demonstration of dual-variety tomatoes. Twelve progressive farmers with assured irrigation were strategically selected to host the demo plots. Backed by technical support from the World Vegetable Center (WVC) and APMAS, the initiative was a massive success. The dual-variety demonstrated superior disease resistance and yielded a 20% increase in productivity, possessing better keeping-quality for distant markets.

Knowledge Dissemination: Over the last seven years, the FPO has actively organised 46 demonstration plots, numerous Farmer Field Schools (FFS), and seasonal field days. Benefiting over 1,000 local farmers, resulting in significant adoption of best agriculture practices.

5. Service Delivery: Input and Output Operations

Collective Input Marketing & M-Tomato Linkage: To combat the high costs of agricultural inputs and the prevalence of adulterated products, MRP FPC operates a highly successful, direct-to-farmer input supply model. The FPO manages

two fully licensed retail outlets (Farmer Development Centres) strategically located to maximise accessibility for its 1,400+ members. A key driver of this success is the FPO's membership in the apex M-Tomato Federation. This strategic linkage allows MRP FPC to





completely bypass local dealers and procure top-tier inputs directly from major corporate manufacturers (like Coromandel and IFFCO) at wholesale rates.

Farmer-Level Benefits: At the individual farmer level, this model translates into immediate, tangible relief. They are guaranteed 100% genuine, unadulterated products with proper GST invoicing, and by leveraging the FPO's bulk corporate purchasing power, individual farmers save an estimated 5% to 7% on their overall yearly input expenditures.

The 'FPO Effect': Disrupting Local Monopolies and Stabilising Prices

The high-volume input operations of MRP FPC have triggered a ripple effect across the entire Madanapalle Mandal. By consistently stocking high-quality inputs at wholesale-derived margins, the FPO created pressure on the local open market. Private retail dealers, who had previously monopolised the region and dictated artificially inflated prices, were forced to drop their rates just to remain competitive with the FPO.

There is widespread consensus among the local farming community that the 'FPO price is the fair price.' Because the FPO operates with absolute transparency, farmers no longer have to waste time and energy haggling or bargaining with private dealers—they know they are getting the best, unmanipulated market rate directly from their own institution.

Collective Output Marketing: The FPC has established direct marketing linkages with terminal buyers (Big Basket, Ninja cart) and major food processing industries (Srinu Foods, Jain Foods, Sun Sip, Foods & Inns). During the severe COVID-19 lockdown, the FPO proved its resilience by directly procuring 553 metric tons of vegetables from farmers' fields, ensuring uninterrupted supply to institutional buyers and saving the local agrarian economy from collapse.

6. Financial Trajectory & Business Performance

Since its inception, the FPC has executed high-volume operations, generating nearly ₹11.14 Crores in consolidated business turnover. The details of input and output marketing turnover is given in the table below (₹ in Lakhs).

Table 1: Input and Output Turnover

Financial Year	Input Turnover	Output Turnover	Total Turnover
2018-19	1.45	1.21	2.66
2019-20	23.13	0.00	23.13
2020-21	87.11	17.42	104.53
2021-22	74.99	11.51	86.50
2022-23	187.86	1.30	189.16



2023-24	181.02	0.68	181.70
2024-25	285.43	15.05	300.48
2025-26*	223.55	2.52	226.07
Grand Total	1064.54	49.69	1,114.23

* Provisional figures as final Auditing yet to be completed

Operational Self-Sufficiency: The FPO's consistent profitability has led to complete financial self-reliance. Today, MRP FPC independently covers 100% of its own administrative, staffing, and operational expenditures directly from its business margins, completely eliminating its dependence on external grants for its day-to-day survival.

7. Key Highlights and Social Impact

Women-Led Leadership & Recognition: Since its inception, the FPC has encouraged female leadership, maintaining female Presidents and nearly 50% women shareholder base. In 2020, FPC President Smt. Krishna Radha received the highly prestigious 'Game Changers Women in Agriculture' award from GIZ's 'ONE WORLD, No Hunger' initiative.

Bonus Share Distribution: The FPO has institutionalised dividend distribution as a recurring practice. To date, the collective has successfully distributed bonus shares on three separate occasions, transferring ₹6.90 Lakhs from institutional profits directly back to the member institutions, increasing the paid-up share capital to ₹15.90 Lakhs.

Infrastructure Utilisation: The collection center and input shop established on leased Gram Panchayat land are fully operational today. They serve as the heart of the FPO, functioning as both the primary input retail outlet and the commodity aggregation hub.

Social Responsibility: The institution continues to actively organise annual blood donation camps and plantation drives, often coinciding with FPO anniversaries and APMAS formation days.

8. Impact Created

The strategic interventions of the FPC have created highly quantifiable impacts for its 1,405 members:

a. Economic Impact:

- Reduced Input Costs:** Input expenditures for farmers have decreased by an estimated 5% to 7% through bulk purchasing and leveraging the M-Tomato linkage.
- Better Price Realisation:** Direct output linkages have improved market price realization for farmers by 5%.
- Consistent Growth:** Achieved increased business turnover year after year.
- Market Influence:** Strengthened the collective bargaining power of smallholder farmers in the local market.

b. Social Impact:

- Gender Inclusion:** Enhanced women's participation and leadership at both the farm and institutional levels.
- Community Building:** Increased community engagement and fostered a culture of



- collective action.
- iii. **Psychological Shift:** Improved farmer confidence and deepened their sense of institutional ownership.
- c. **Agricultural Impact:**
- i. **Increased Productivity:** Achieved a 20% to 25% increase in crop yields through the widespread adoption of Good Agricultural Practices (GAP), driven by the continuous deployment of Farmer Field Schools and demo plots.
 - ii. **Sustainable Farming:** Increased general awareness of sustainable agriculture and improved daily crop management practices.
 - iii. **Cost Efficiency:** Reduced overall production costs by encouraging natural farming initiatives.
- d. **Institutional Impact:**
- i. **Robust Governance:** Strengthened internal governance systems and administrative compliance.
 - ii. **Capacity Building:** Improved the leadership and decision-making capacity of the Board of Directors.
 - iii. **Business Viability:** Ensured a pathway for sustainable, long-term business expansion.
 - iv. **Financial Independence:** Successfully graduated to complete self-reliance. By aggressively scaling its turnover and strictly managing its operational costs, the institution proves the ultimate financial viability of the farmer-owned business model.
 - v. **Membership Trust:** Significantly increased active member participation and trust in the cooperative model.

Maryadaramannapatnam FPC has emerged as a premier, successful farmer-owned institution. The journey of the FPC demonstrates exactly how collective farmer institutions — when backed by continuous capacity building, transparent dividend distribution, and strategic apex-level partnerships — can transform rural economies, empower women, and drive sustainable agricultural development. The FPC has become a model FPO for other FPOs in the region to learn and evolve.



FPC President received Game Changer
Award by GIZ



Gender Mainstreaming training to FPC BoD



GRS Meeting



11. Board Leadership in Output Marketing: Horsley Hills FPC

Authors: T Ramesh Reddy & P. Kavitha



This case study examines the institutional growth of Horsley Hills FPCL, which is fundamentally driven by the active ownership and strategic performance of its Board of Directors and CEO. It highlights the organisation's deliberate transition from a grant-dependent framework to a corporate governance model, specifically linking financial incentives directly to business outcomes to prevent institutional complacency and ensure sustained market expansion. Furthermore, the study details how this leadership executed highly transparent, zero-hidden-cost output marketing, successfully dismantling exploitative local maize monopolies and securing high-volume corporate procurement.



1. Introduction

Registered under the Companies Act on July 21, 2021 (Registration No. U01100AP2021 PTC118896), the Horsley Hills Farmer Producer Company Limited (FPCL) operates out of B. Kothakota (Beerangi Kothakota) in the Annamayya district of Andhra Pradesh, near the Karnataka state border. The FPO is strategically located near the Boyakonda Gangamma temple on the PTM road.

Geographically, the region is defined by its proximity to the Horsley Hills and is characterised by challenging, semi-arid agricultural conditions. The local land utilisation profile highlights this stark reality – out of approximately 1,104 hectares of total active agricultural land, the area is heavily burdened by 2,146 hectares of unirrigated land and 877 hectares of fallow land.

Despite these arid conditions, the region supports active agriculture, with the FPO focusing its operations across 22 Gram Panchayats spanning the Kothakota, Molakalacheruvu, and PTM mandals. The primary crops cultivated by the local farming community include maize, tomatoes, and cabbage.

Profile of the FPO:

Name of the FPO	Horsley Hills Farmer Producer Company Ltd.
Date of Registration	21-07-2021
Registration Type	Companies Act
Location (Mandal, District, State)	B. Kothakota, Annamayya, AP
Major Commodities	Maize, Tomatoes, Cabbage



Number of Members (Men / Women)	758 Total (404 Men, 354 Women)
Authorised Share Capital (₹)	1000000
Paid-up Share Capital (₹)	₹7,77,000
Number of BoD Members (Men / Women)	12 Total (7 Men, 5 Women)
Licenses Obtained	fertiliser, Pesticide, Seed, Trade, GST
Activities	Input supply, Output marketing
Channels of Marketing	B2B Institutional Buyers
Source of Finance	NABARD, SBI

2. Institutional Profile & Governance

Promoted by NABARD and supported by APMAS, the FPO has established a robust institutional framework designed to serve the most vulnerable segments of the agrarian economy.

Mobilisation & Membership: Through relentless on-ground mobilisation, the FPO has scaled its membership to 758 shareholders (404 male, 354 female). Crucially, 758 of these members are classified as small and marginal farmers, ensuring the institution remains true to its demographic mandate. With a standard membership fee of ₹1,000 —and 12 members holding double shares—the FPO has accumulated a solid share capital of ₹7,77,000.

Governance: The institution is governed by a 12-member Board of Directors (comprising 7 male and 5 female members). The Board maintains strict operational control by convening a BOD meeting on the 2nd day of every month to discuss monthly plans, budgets, and navigate ongoing market challenges. Daily operations are managed by a dedicated FPO staff consisting of a CEO and an Accountant, who maintains the books and Tally records.

Leadership and Strategic Mobilisation

The rapid transition of the Horsley Hills FPO from a registered entity to a highly functional, multi-crore agribusiness unit is largely credited to the performance of the Board and the CEO.

Understanding the daily constraints of smallholder farmers, the CEO abandoned traditional daytime mobilization in favor of village-level 'Night Meetings'. Recognising that farmers cannot afford to leave their fields during productive hours, these night meetings ensured maximum attendance and fostered the deep community trust required to collect initial share capital.

3. The Input Business: Quality and Cost Savings

Operating with valid long-term licenses for fertilisers (valid to 2027), Pesticides, and Seeds (valid to 2028), the FPO provides essential inputs including cattle feed, livestock supplements, tarpaulins, cow mats, sprayers, and solar light traps.

The tangible impact of this input aggregation is significant. A prime example is the case



of Sri A. Surender Reddy (45), a farmer from Achamakota village owning 18 cows. He recently purchased 128 bags of cattle feed (sourced from Agrobypass, a Baramati-based company) through the FPO for ₹1,53,000. By utilising the FPO– he procured cattle feed at 2.5% –5% below market rates. This, backed by transparent GST invoicing and daily advisory services.

Direct Savings: He secured the feed at ₹30 less per bag compared to local traders, saving ₹3,840 directly.

Logistical Support: The FPO bore all transportation costs, ensuring doorstep delivery at the village level. **Quality Assurance:** The high-quality feed noticeably improved cow health and milk yields, supported by feed management training conducted by company representatives.

3.1. Convergence as a Growth Strategy

The Horsley Hills FPO has demonstrated an exceptional ability to leverage government schemes, utilising ‘convergence’ to drive both institutional revenue and technological adoption among farmers.

The NMEO–OS ‘Tied-Input’ Strategy: Under the National Mission on Edible Oils – Oilseeds (NMEO–OS), the FPO collaborated with the Mandal Agriculture Office to distribute 800 bags of groundnut seeds entirely free of cost. This initiative covered 170 acres and benefited 229 farmers. Crucially, the FPO used this to drive varietal replacement, introducing the high-yielding ‘Visista’ (TCGS-1694) variety.

To execute this, the FPO enforced strict selection parameters, requiring proof of land ownership (Adangal/1-B records), borewell availability, electricity bills, and bank passbooks. Furthermore, they implemented a ‘Tied-Input’ model – farmers receiving free seeds purchased their required fertilisers worth a minimum of ₹4,500 directly from the FPO. This resulted in ₹7,79,920 in fertiliser sales, generating a net institutional benefit of ₹57,295, and successfully mobilizing 176 new shareholder members in the process.

KVK Kalikiri and Biofortified Maize: In a separate convergence initiative with the Krishi Vigyan Kendra (KVK) Kalikiri, the FPO identified 10 farmers to dedicate half an acre each for Cluster Front Line Demonstrations (CFLDs) of biofortified maize (PUSA HQPM-5 Improved). KVK scientists and the FPO Board rigorously monitored these demonstration plots, laying the groundwork for the adoption of climate-resilient, higher-value crop varieties.

4. Output Marketing: Overcoming Volatility with Transparency

While the FPO successfully marketed 15.4 MT of cabbage directly to Azista Pvt Ltd (an aerospace and dehydrated foods manufacturer in Kuppam) and tomatoes to the Srinivasapura market, its flagship success has been in maize aggregation.

Supported by the State Bank of India (SBI) Foundation project, the FPO actively sought to dismantle the exploitative local maize market. Historically, local farmers suffered from severe price fluctuations, unstable markets, and extreme buyer dominance where middlemen dictated terms and manipulated weights.

The FPO countered this by offering unparalleled transparency and logistical support:



Zero Hidden Costs: The FPO absorbed the costs of both labor (loading/unloading) and gunny bags, completely removing these traditional financial burdens from the farmer.

Total Transparency: They implemented accurate weighing systems with zero mismanagement or commission charges.

Immediate Liquidity: The FPO ensured prompt, direct payments to farmers, improving their cash flow.

Quality Standardisation: The FPO trained farmers to meet strict industrial parameters, including specific moisture content (13.0–14.5%), test weights for starch density, and limits on broken or defective grains.

By directly connecting farmers to factories, the FPO procured a massive 328 Metric Tons of maize from 73 farmers in the 2025–26 cycle, achieving a turnover of ₹67 Lakhs for this single commodity.

5. Financial Overview & Institutional Support

The combination of aggressive input sales, strategic convergence, and transparent output marketing has resulted in explosive financial growth. Total business turnover has scaled exponentially:

Table 1: Annual Business Turnover

Financial Year	Annual Business Turnover
2021–22	₹ 45,050
2022–23	₹ 51,19,254
2023–24	₹ 91,91,026
2024–25	₹ 1,14,05,000
2025–26*	₹ 1,70,85,125

*Provisional data as annual Auditing yet to be completed

This trajectory was heavily catalysed by institutional financial support. NABARD provided a critical backing of ₹47,14,466, which included a ₹5.71 Lakh equity grant and ₹15.46 Lakhs for FPO management costs. Furthermore, to maintain the massive working capital required for maize procurement, the FPO secured an ₹18.75 Lakh Cash Credit Limit (CCL) loan from SBI.

6. Lessons Learned

The Horsley Hills FPO serves as a premier model for operating in challenging, semi-arid environments. Key takeaways include:

Incentivizing Leadership Drives Growth: Transitioning from a grant-mindset to a corporate-mindset by tying the financial rewards of the BoD and CEO directly to business performance ensures aggressive, sustained market expansion and guards against institutional complacency.

The Power of the Tied-Input Model: Linking free government seed distribution (via convergence) to the purchase of FPO fertilisers ensures proper agronomic management



for the farmer while simultaneously driving vital revenue for the institution.

Operational Transparency Wins Loyalty: Simple but radical changes — such as the FPO bearing the cost of gunny bags and labor, combined with accurate weighing and prompt payments — created an insurmountable competitive advantage over exploitative local middlemen.

Diversification Reduces Risk: By actively expanding across multiple commodities (Tomato, Maize, Cabbage, and Cattle Feed), the FPO insulated both itself and its members from the total failure of any single agricultural market.

Institutional Backing is a Catalyst: The rapid scaling from a ₹45,000 turnover in FY 2021–22 to over ₹1 Crore in FY2024–25, was made entirely possible by leveraging NABARD's foundational financial support and SBI's WC credit linkage.

7. Conclusion: The Drivers of Business and Long-Term Sustainability

Ultimately, the remarkable success of the Horsley Hills FPO is rooted in the

- Active participation and the sense of ownership demonstrated by its Board of Directors and CEO.
- A crucial pillar of this achievement is the deep cultural rapport the CEO has cultivated with the local farming community, establishing a foundation of absolute trust and collective purpose.
- Coupled with their quick business thinking and hands-on involvement in every facet of daily operations, this dynamic leadership not only drives the current explosive business growth but firmly secures the institution's long-term sustainability as a model cooperative enterprise.



FPO Outpt Marketing



Demonstration Plot



BoD Meeting



Annual General Body Meeting



12. Secondary Processing of Paddy: Kalikiri FPO

Authors: Dr. M. Bhargavi & KG Veeresh



This case study analyses Kalikiri FPO's strategic market adaptation and highlights the organisation's execution of 'job-work' milling to capture downstream retail margins, underpinned by a highly transparent consumer marketing model that guarantees zero adulteration and verifiable weights to counter established local market malpractices.



1. Introduction

The Kalikiri Farmers Producer Mutually Aided Cooperative Society Ltd. (Kalikiri FPO) is a community-driven agricultural collective located in Kalikiri Mandal of Anamayya district, within the Rayalaseema region of Andhra Pradesh. The operational area of the FPO spans across 14 Gram Panchayats, serving the local farming community.

Agriculture forms the primary backbone of the local economy and is the main source of livelihood for the majority of households. The demographic profile of the farming community is predominantly made up of small and marginal farmers who cultivate highly fragmented land holdings, typically ranging from one to three acres per family. To supplement their agricultural income, many of these families simultaneously depend on livestock rearing and daily wage labor.

The regional soil composition consists primarily of red sandy loam and red gravel soils. This specific soil profile is highly suitable for horticulture and vegetable cultivation. Recognising this natural advantage, farmers in the Kalikiri mandal have systematically diversified their agricultural output over the years. They have transitioned toward high-value, market-driven crops, including: Tomato, Mango, Papaya, Muskmelon, Groundnut, Paddy and a variety of other seasonal vegetables. Consequently, Kalikiri and its surrounding operational villages have evolved into a vital vegetable-growing cluster. The region actively supplies fresh produce to major nearby commercial markets and urban centers, including Madanpalle, Piler, and Tirupati.

2. Institutional Profile and Baseline Data

To counter systemic market challenges and empower local farmers, the Kalikiri FPO was formed with the direct institutional support of the Mahila Abhivruddhi Society (APMAS) in 2019. The organisation was formally registered under the APMACS Act on August 22, 2019.



Profile of the FPO:

Particulars	Details
FPO Contact Address & Email ID	Kalikiri Farmers Producer Mutually Aided Cooperative Society Ltd. Shop No-9, AMC Shopping Complex, Kalikiri, Anamayya District, Pin- 517234 Email: kalikiri2758@gmail.com
Contact Details	President: V. Sudhakar Reddy (9949158858) FPO CEO: O. Vishnuteja (9885050108)
Date of Registration	22.08.2019
Registration Act	Mutually Aided Cooperative Societies Act
Registration No.	AMC/CTR/DCO/2019/25
PAN No.	AAVFK2205L
Licenses Obtained	GST No: 37AAVFK2205L1ZY fertiliser License: CTR/32/ADA/FR/2021/26668 Pesticide License: ANN/KLKR/DAO/PD/2022/024 Seed License: C1/DAO/ANN/SD/14/2022 Shop Establishment: AP-10-32-012-02798633 FSSAI No: 10123025000047
Area of Operation	14 Gram Panchayats of Kalikiri Mandal
Infrastructure & Assets	2 Collection Centers and 1 Agricultural Drone Machine
FPO Staff Details	1 CEO: Vishnu Teja 1 Accountant: Jayaprada 1 Office Assistant: Babu
Staff Gender Composition	1 Woman and 2 Men

3. The Pre-Intervention Agrarian Scenario

Before the Kalikiri FPO was established, small and marginal farmers operated in a highly fragmented market, facing systemic challenges that threatened their livelihoods as given below

Market Volatility & Middlemen: Because farmers lacked storage infrastructure, synchronised harvesting of perishable crops (like tomatoes and papayas) consistently caused the market prices to drop drastically. Farmers were forced into immediate distress sales to commission agents in Madanpalle and Piler, who unilaterally dictated low prices.

Inflated Input Costs & Poor Quality: Without bulk purchasing power, farmers bought agricultural inputs from private dealers at premium retail prices. This was coupled with unregulated supply chain which exposed the farmers to substandard seeds and ineffective fertilisers, causing poor germination and severe pest damage.

Information Asymmetry: Farmers traditionally rely completely on private input dealers for crop advisory and as the private players want to earn more, they tend to exploit the



farmers by selling inputs in excess which not increased the production cost of the farmers but also degraded soil health and spiked cultivation costs.

Climate Vulnerability: Operating in a semi-arid zone, farmers constantly battled erratic rainfall, severe groundwater depletion, and frequent disease outbreaks that affected high-value horticulture crops.

4. Governance and Institutional Mobilization

To systematically address these barriers, Kalikiri FPO was formed with the support of APMAS, focusing on transparent governance and long-term institutional sustainability. Today, the FPO has a membership of 644 shareholders, consisting of 504 men farmers and 140 women farmers. This broad base ensures that the FPO possesses the collective bargaining power necessary to negotiate with large-scale suppliers and buyers.

The operational strategy is overseen by a 12-member Board of Directors (BoD), which includes 9 men and 3 women. To ensure focused management of specific crop value chains, the BoD has organised specialised sub-committees. For example, the board has a dedicated Groundnut Committee and a Mango Committee, each consisting of 2 to 3 board members who specialise in the respective crop's procurement and marketing logistics.

The daily execution of the FPO's business plan is handled by a streamlined, three-person core staff: CEO Vishnu Teja, Accountant Jayaprada, and Office Assistant Babu. To ensure farmers remain engaged and informed, the CEO conducts dedicated farmer awareness meetings on a weekly basis across the operational villages.

5. Input Marketing Operations

To conduct legal business, the Kalikiri FPO availed fertiliser, Pesticide, and Seed licenses, alongside GST and Shop Establishment registrations. The FPO has developed the following strategic procurement partnerships to strengthen the business:

- **Fertilisers and Pesticides:** The FPO formally launched its fertiliser and pesticide retail operations in the last financial year. To guarantee competitive pricing and unadulterated quality, all fertilisers and agricultural chemicals are procured directly through the M-tomato Federation (Kalikiri FPO is member to this FPO federation)
- **Seed Supply:** The FPO supplies Paddy seeds (specifically the RNR variety), as well as Maize, Jowar (Sorghum), and Ragi. These are sourced through strategic tie-ups with Navatha Agencies, and occasionally procured directly back from local member farmers who produce high-quality seed outputs.
- **Cattle Feed:** Recognising that livestock rearing is a crucial secondary income source for its members, the FPO maintains a robust feed supply business and sales cattle



FPO Input Shop



feed as member requirements. Apart from this the groundnut cake is procured locally directly from regional mills and farmers.

- **Modern Farming Equipment:** Drip irrigation systems, components, and mulching sheets are sourced through Bhavani Agencies in Madanpalle and other specialised traders in Vayalpadu.

The 'Farmer One Stop Shop' Vision:

Kalikiri FPO also has FSSAI (Food Safety and Standards Authority of India) license. This license was acquired to execute the BoD's long-term vision of transitioning the input center into a comprehensive 'Farmer One Stop Shop.' Modeled after a modern supermarket, this initiative will allow the FPO to legally package, brand, and sell edible consumer commodities — such as processed chili powder and other kitchen staples — directly alongside traditional farming inputs.

6. Output Marketing and Secondary Value Addition

Kalikiri FPO established direct linkages with large-scale institutional buyers and modern retail chains, including Big Basket, Fresh Co, and Super Plum.

Strategic Crop Selection: The output marketing focuses primarily on Mango, Papaya, Muskmelon (which are specifically transported and sold at the Hoskote Mandi in Bangalore), Groundnut (which is supplied directly to local oil mills), and Paddy. While the FPO initially attempted to aggregate and market Tomatoes, the initiative was strategically halted. The local APMC Mandis and established market yards in the region presented overwhelming competition, making tomato procurement financially unviable for the FPO at this stage of its growth.

Value Addition in Paddy: To capture secondary processing margins, the FPO has moved beyond simply trading raw commodities. The FPO aggregates raw paddy from its farmers and facilitates secondary 'job-work' milling. By converting the raw paddy into finished rice before executing the final sale, the FPO captures the value-added retail margin, subsequently increasing the overall profitability of the collective. What truly sets the FPO apart in the local retail market is its strict commitment to transparency. The FPO guarantees zero adulteration, ensuring the rice is never mixed with inferior grains—an existing malpractice in the open market. Furthermore, the FPO provides absolute quantity assurance. While local traders frequently sell bags labelled '25 kg' that deceptively contain only 22 kg, the FPO ensures perfectly accurate weights. Customers are actively encouraged to physically weigh their 25 kg bags at the FPO shop before purchase, a practice that has built immense trust and loyalty within the community.

7. Infrastructure Development and Technological Mechanisation

To support its physical operations, the Kalikiri FPO has invested in hard infrastructure and modern agricultural technology.

- **Collection Centers:** The FPO successfully constructed two permanent collection centers to handle large-scale commodity aggregation. Each center measures 60×40 feet, providing a combined 4,800 square feet of covered operational space. These facilities were built on land provided by the Board of Directors, and utilizing the infrastructure



subsidy granted by the state Horticulture Department. Strategically located directly on the Kadapa Highway, these centers are highly accessible and are designed with enough capacity to potentially serve farmers from up to three neighboring FPOs.



Demonstration of Drone Usage

- **Agricultural Drone Services:** The Agriculture Department provided the FPO with a high-capacity agricultural drone during the financial year 2024–25. FPO CEO Vishnu Teja underwent formal technical training to become the certified drone pilot. The drone is deployed across the mandal for highly efficient, uniform crop spraying and pest management. The service is monetised to ensure maintenance sustainability, charging a subsidised

rental rate of Rs. 450 per acre for FPO members, and Rs. 500 per acre for non-members. Since its launch, the drone service has successfully covered over 35 acres of local farmland.

- **Climate-Resilient Practices:** To minimise chemical dependency and lower production costs, the FPO actively distributes modern, sustainable agricultural tools. These include solar light traps, solar sprayers, and pheromone traps. Furthermore, the CEO and Accountant actively address technical field issues, drawing on direct support from the local Agriculture Officer (AO) to promote improved crop management practices, particularly in mango cultivation.

8. Financial Trajectory and Institutional Backing

The FPO has demonstrated a remarkable, steady acceleration in its commercial operations, reflecting deepening trust among the farming community and the successful scaling of its input and output marketing.

Table 1: Input and Output Turnover Details

Financial Year	Input Turnover (₹)	Output Turnover (₹)	Profit (₹)
2019–2020	5,22,000	–	20,688.34
2020–2021	33,30,941	6,13,242	4,36,478
2021–2022	71,96,247	–	1,39,430.74
2022–2023	1,38,15,083	–	72,174
2023–2024	1,07,44,000	3,18,000	1,89,979
2024–2025	1,09,88,000	–	1,82,096
2025–2026	1,17,12,424	4,13,875	1,80,000
Grand Total	583,08,695	13,45,117	12,20,846



To manage the heavy working capital requirements necessary for bulk input purchasing and output aggregation, the FPO operates its primary accounts through the Union Bank (Nagiripalli branch), where it has successfully secured a Cash Credit limit of 10 Lakh INR.

Furthermore, the expenses for FPO's daily operations are met by the management grant supported by Aurobindo Pharma Foundation. Currently the FPO receives approximately 1 Lakh INR in 9–10 months, based on its performance, which provides a critical buffer against the organisation's monthly operational and salary expenditures (which average around 70,000 INR).

9. Operational Constraints and Market Roadblocks

Despite its growth, the Kalikiri FPO has to navigate several highly specific regional market constraints:

- i. **Pesticide Market Monopolies in Mango:** The FPO faces a massive barrier to entry in the local mango pesticide market. Regional private companies and traders execute forward-contracts, essentially leasing or buying out mango orchards directly from the farmers well before the harvest. Because these traders assume complete operational control of the orchards, they exclusively utilise their own branded agricultural inputs. This completely locks the FPO out of supplying pesticides for one of the region's largest cash crops.
- ii. **Cattle Feed Competition:** While cattle feed remains a strong revenue driver, the FPO faces heavy competition from private dairy supply companies operating throughout the mandal.
- iii. **Narrow Output Margins:** The output marketing of perishable commodities is inherently volatile. The FPO operates on thin margins, typically capturing only 1% to 2% profit per transaction. While durable commodities like Paddy and Groundnut remain stable and profitable, trading highly perishable crops like Mango is considered financially risky due to these narrow margins.

10. Strategic Way Forward

Moving forward, the Kalikiri FPO is committed to vertical and horizontal expansion. The core focus areas for the upcoming financial years include:

- i. Expanding the shareholder base to encompass more farmers across the 14 Gram Panchayats.
- ii. Fully realising the 'Farmer One Stop Shop' vision by packaging and retailing edible consumer goods.
- iii. Developing dedicated, high-capacity grading, sorting, and processing facilities to capture deeper value-addition margins.
- iv. Strengthening direct supply-chain partnerships with national institutional buyers to bypass regional market volatility entirely.



11. Voices of Management

The success of the collective is best reflected in the dedication of its grassroots leadership:

“The performance of Kalikiri FPO has improved steadily over the past few years. Farmers are actively participating in business activities and the organisation is gradually becoming stronger. Our focus is to expand services that directly benefit member farmers.”

— **V Sudhakar Reddy, President, Kalikiri FPO**

“From the past one year, with the support of the acceleration initiative implemented by APMAS with the support of Aurobindo Pharma Foundation, our FPO has been able to strengthen business planning and management. This support has helped us improve our operations and identify new business opportunities.”

— **Govind Reddy, Secretary, Kalikiri FPO**



13. Balanced Collective Input and Output Marketing: Raithu Swarajyam FPO

Authors: D. Abdulla & K. Narasimha



This case study outlines the development of Raithu Swarajyam FPO as a farmer-led institution in Kurnool district, focusing on its core activities of bulk input supply and collective commodity marketing. It highlights the organisation's efforts to reduce cultivation costs for its 508 members through the local availability of seeds and fertilisers. Additionally, the study documents the FPO's interventions in maize and red chilli markets alongside its future plans to expand into localised processing and value addition to increase long-term profitability.



1. Introduction

Raithu Swarajyam Farmer Producers Company Limited is a growing farmer-led organisation in Yemmiganur Mandal, Kurnool District, Andhra Pradesh. Its mission is to enhance farmers' income, reduce cultivation costs, and expand market opportunities through collaborative business ventures.

The company was established under the MIDH initiative of the Government of Andhra Pradesh, supported by APMAS. The operational villages have access to irrigation facilities through the Low-Level Left Canal (LLLC) system and borewells. This irrigation infrastructure has enabled farmers to cultivate commercial crops like maize, chilli, and onion on a large scale. Over the years, the organisation has earned the trust of farmers by ensuring a timely supply of quality agricultural inputs and initiating collective output marketing activities.

The FPO was registered under the Companies Act, 2013 on 10-06-2019 with Registration Number U01100AP2019PTC112114. It covers 9 villages in Yemmiganur mandal of Kurnool district.

With the support of APMAS, farmers from Yerrakota and nearby villages were mobilised into a producer organisation. Initially, farmers had limited understanding of the FPO concept, governance systems, and agribusiness management. Through continuous training, exposure, and mentoring support, the members gradually developed confidence in managing collective business activities.

Today, the FPO has become a trusted institution among farmers in the operational area. The organisation maintains proper books of accounts, follows legal compliances, and conducts regular Board of Directors meetings. The Board of Directors consists of six members, including one woman director, who actively participate in decision-making and business planning activities.



Profile of the FPO:

Name of the FPO	Raithu Swarajyam Farmer Producers Company Limited (RSFPCL)
District	Kurnool
Mandal	Yemmiganur
Number of Villages Covered	9
Date of Registration	10-06-2019
Total Members	508
Share Capital	₹ 7,62,000
Equity grant received	₹3,47,000 from MIDH
CEO	Narasimha, B Com
Major Commodities	Seeds and fertilisers
Major Crops	Maize, Chilli, Onion

2.Business Activities of the FPO

Input Marketing	Output Marketing
● Seeds	● Maize
● Fertilisers	● Red Chillies
● Agri. Inputs	● Groundnut

3.Input Marketing

RSPCL established a physical agricultural input center directly within Yerrakota village. The FPO procures seeds, fertilisers, pesticides, modern agricultural supplements (such as bio-fertilisers and organic liquids) and agriculture implements in bulk directly from Ikya Krushi federation and commercial suppliers. Earlier, farmers traveled 10 to 12 kilometres to purchase fertilisers from Yemmiganur town. After the establishment of the fertiliser shop, members started receiving fertilisers directly in their village itself.

Benefits of input marketing for the farmers:

- Reduction in transportation expenses
- Timely availability of fertilisers
- Easy accessibility during agricultural seasons
- Lower fertiliser prices compared to private dealers

Farmers are saving approximately ₹15 per fertiliser bag towards auto transportation charges and an additional ₹10 reduction in fertiliser price per bag. This has greatly reduced cultivation costs and increased farmer satisfaction.



During the 2023–24 financial year, the FPO had to vacate its rented premises and relocate the input shop to a less accessible, interior location, which negatively impacted sales and overall turnover. Recognizing this challenge, the Board of Directors (BoD) proactively secured a new facility closer to the main road. This strategic relocation significantly improved visibility and successfully drove a strong recovery in sales the following year.



FPO Input Shop, Yerrakota

4. Output Business

While the input business successfully reduced cultivation overheads, the true test of Raithu Swarajyam's institutional capacity occurred during the 2025–2026 agricultural output season. To protect its members from exploitative brokers, the FPO launched collective output marketing operations.

4.1 Maize Procurement

In the year 2020–2021, the FPO established a MSP procurement centre and procured 2790 quintals of maize worth 60 lakhs from 45 members. In the past two years, maize production in the FPO operational area has gone up significantly as the farmers felt that the cost of cultivation is lower the yield is ready in 3–4 months. Prior to the season, the government had announced a Minimum Support Price (MSP) of ₹ 2,400 per quintal for maize procurement. Farmers cultivated with the expectation of a strong financial return, remembering that maize had sold for roughly ₹2,200 the previous year. However, the official local procurement centers did not open and the open-market price for maize plummeted to ₹ 1,700 per quintal compared to ₹2,400 last year. The farmers who did not have access to storage units sold their produce in the open market. There are a lot of commission agents in the area who charge ₹10 per bag as commission on purchase of maize and hence the FPO could not procure maize from the farmers.

Individual farmers had to either hold their grain in household storage or sell the produce to local brokers at a financial loss to meet their immediate cash requirements. In response, the RSPCL Board of Directors enacted emergency measures. As the FPO storage area was free, it purchased 594 quintals of maize worth 11,00,000 from 14 farmers by giving them ₹10 more than the market price and sold it to commercial buyers, including Bayer's 'Farm Rise' agricultural platform and prominent bulk agents like Koushik Traders based in Nandikotkur.

4.2 Red Chilli Procurement

Simultaneously, the FPO managed red chilli aggregation initiative. The FPO procured 56 quintals worth 10,38,000 from five farmers of red chilli from the farmers and sold it directly to prominent market agents representing the commercial hubs of Guntur and Vijayawada.

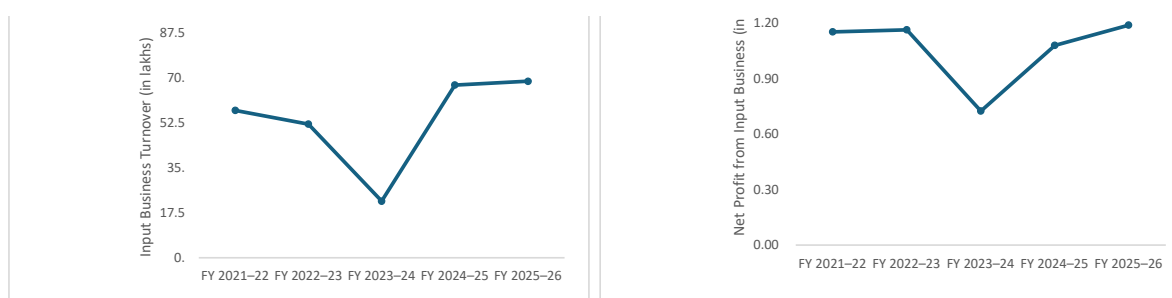
By the end of the 2025–26 season, RSPCL had successfully managed an aggregate



Output Marketing – Red Chilli

output business of nearly ₹21,00,000. Because the organisation deliberately absorbed the market shock by paying a premium to its farmers during a severe price depression, the institutional profit on this massive logistical endeavor was intentionally nominal, yielding only ₹15,500.

5. Financial Performance



As a huge step towards financial sustainability, the FPO is able to meet its operational costs. However, the mobilising the working capital available for output business is still difficult for the FPO.

The FPO mobilised share capital amounting to ₹7.62 lakhs from member farmers and received an equity grant of ₹3,47,000 from MIDH to strengthen its business operations and institutional sustainability.

As the FPO is operating on low margins, it has limited organic capital accumulation, making it exceptionally difficult for the FPO to build the reserves necessary to scale its operations independently.

As an active member of the Ikya Krishi Federation, RSPCL leverages a critical working capital lifeline of up to ₹10,00,000. This localised federation support ensures that the Yerrakota input center maintains continuous fertiliser inventory during peak sowing seasons without defaulting on supplier payments.

Furthermore, RSPCL is a key participant in a three-year acceleration project funded by the SBI Foundation (SBIF) and facilitated by APMAS. This project is designed to reward institutional maturity, sanctioning up to ₹7,00,000 in progressive, performance-based grant support. By maintaining meticulous records and consistently achieving targeted business volume indicators, RSPCL has already successfully unlocked two incentive tranches of ₹50,000 each.

Despite these grants, scaling the output business remains capital-intensive. To purchase larger harvest volumes upfront from farmers during market gluts, the FPO urgently requires formal commercial credit. To bridge this liquidity gap, the Board of Directors submitted a



comprehensive application to Axis Bank for a ₹20,00,000 working capital loan, which is currently pending final approval.

6. Challenges Faced by the FPO and the Road-map

While Raithu Swarajyam FPO has been working on scaling the input and output marketing operations, there are several critical barriers to achieve long-term scalability.

First, capital scarcity remains an ever-present bottleneck, severely restricting the volume of produce the FPO can procure during the harvest window. Second, the FPO suffers from a severe infrastructure deficit; the temporary conversion of an office godown into a maize storage facility is unsustainable. The institution requires formal warehousing, safe bulk storage options, and localised processing infrastructure. Finally, high open-market volatility occasionally tempts farmers to bypass the collective if a private broker offers a temporarily higher spot rate, making crop aggregation unpredictable and complicating long-term buyer relationships.

Recognising the inherent vulnerabilities of remaining only an aggregator of raw commodities, RSPCL has outlined an aggressive and transformative strategic roadmap. The Board has set a target to achieve a total business turnover of ₹2 Crores by the 2026–27 financial year. To achieve this, the FPO is pivoting firmly away from raw material trading and toward value-added processing and inter-institutional synergy.

The Pivot to Value Addition: The FPO is currently finalising plans to establish a localised processing unit in Yerrakota. Rather than selling raw red chilli to distant markets, the organisation intends to process, package, and brand red chilli powder locally. This moves the FPO higher up the agricultural value chain, allowing the community to capture the lucrative retail margins.

Inter-Institutional Synergy: To diversify its processed product portfolio, the FPO plans to procure raw turmeric directly from the neighboring Nandikotkur FPO for processing. Furthermore, RSPCL intends to establish an oil extraction unit by sourcing raw groundnuts directly from the Gonegandla FPO.

Simultaneously, the FPO will ensure that member farmers have access to modern, time-saving technology on a subsidised rental basis.

Through transparent governance, strategic market interventions, and on value addition, Raithu Swarajyam Farmer Producers Company Limited plans to evolve into a comprehensive rural agribusiness hub.



14. Sacling Input Business: Tadipatri FPO

Author: Gopal Raju



This case study examines the institutional stabilisation and scaling trajectory of Tadipatri FPO within a semi-arid, structurally inefficient agricultural zone. It highlights the organisation's reliance on strategic convergence — specifically securing operational expenditure (OPEX) funding from Vrutti Catalyst, capital grants from the Aurobindo Pharma Foundation, and long-term capacity-building frameworks via the SBIF LEAP project. Furthermore, the case analyses how the FPO successfully addressed pre-existing market inefficiencies by establishing bulk input procurement and deploying decentralised mechanisation services, directly lowering cultivation costs for smallholder farmers.



1. Introduction

Anantapur district of Andhra Pradesh is characterised by a semi-arid climate and challenging agro-ecological conditions. Within this region, Tadipatri Mandal represents a complex agricultural landscape where farming outcomes are consistently shaped by systemic variables, primarily erratic rainfall distribution, acute water scarcity, and rising input costs. Operational records indicate that the localised rainfall levels in this specific area remain significantly below the broader district average (recorded locally at 555 mm).

Despite these restrictive agro-climatic parameters, the farming community in Tadipatri sustains its local economy by cultivating a diverse, multi-seasonal crop portfolio. This includes drought-tolerant field crops such as Bengal Gram, Maize, and Millets, alongside high-value, water-intensive horticultural crops including Banana, Sweet Lime, and Guava.

The demographic base of cultivators in this region consists majorly of small and marginal farmers. Historically, their limited individual scale of production restricted their market bargaining power. Because they operated in isolation, these farmers faced significant disadvantages in both input procurement (paying retail premiums) and output transactions (receiving lower wholesale margins), making it structurally difficult to realise the full economic value of their agricultural yields.

2. Institutional Genesis and the Cooperative Framework

Recognising the necessity for a unified institutional platform to address these market inefficiencies, the farming community established the Tadipatri Raithu Utpathi Dharula Paraspasa Sahayaka Sahakara Sangham Limited. The Farmer Producer Organisation (FPO) was officially incorporated on May 20, 2021.

The organisation was registered under the Mutually Aided Cooperative Societies (MACS) Act. The mobilization and structural formation of the FPO were spearheaded by the Mahila Abhivruddhi Society (APMAS), acting as the promoting agency. Furthermore, the FPO's establishment was strategically aligned with the Mission for Integrated Development of Horticulture (MIDH). This alignment is critical given the region's reliance on horticultural



crops like sweet lime and guava, ensuring the FPO's foundational objectives match state-level agricultural priorities.

Currently, the FPO operates with a wide geographical footprint across Tadipatri Mandal, actively covering 8 distinct Gram Panchayats and encompassing 15 villages.

Profile of the FPO:

Name of the FPO	Tadipatri Raithu Utpathi Dharula Paraspara Sahayaka Sahakara Sangham Ltd.
Date of Registration	20-05-2021
Registration Type	MACS Act
Location (Mandal, District, State)	Tadipatri, Anantapur, AP
Major Commodities	Bengal Gram, Maize, Millets, Banana, Sweet Lime, Guava
Number of Members (Men / Women)	392 Total (344 Men, 48 Women)
Paid-up Share Capital (₹)	₹5,62,500
Number of BoD Members (Men / Women)	10 (9 Men, 1 Woman)
Licenses Obtained	Fertiliser, Seed, Pesticide
Activities	Input supply, farm equipment supply
Channels of Marketing	Local Buyers
Source of Finance	Aurobindo Pharma, PM Krishi Yojana, Vrutti, SBIF

3. Demographic Profiling and Social Inclusion

The institutional strength of any FPO is fundamentally derived from its membership base and capital mobilization. Since its inception, the Tadipatri FPO has successfully mobilised a paid-up share capital of ₹5,62,500. This capital serves as the foundational equity required to leverage external credit and operationalise early business activities.

The FPO has aggregated a membership base of 392 shareholder farmers. The social breakup of the membership is as follows:

- **Scheduled Caste (SC):** 80 Total Members (70 Male, 10 Female)
- **Backward Class (BC):** 122 Total Members (104 Male, 18 Female)
- **Open Category (OC):** 190 Total Members (170 Male, 20 Female)

4. Addressing Pre-Intervention Market Inefficiencies

To understand the utility of the FPO, it is necessary to examine the structural market failures that existed prior to its formation. Before 2021, smallholder farmers in Tadipatri operated independently, which created deep inefficiencies in both the input and output supply chains.



On the input side, farmers were entirely dependent on local retail traders and private dealers. Consequently, they purchased essential inputs—such as seeds, fertilisers, and crop protection chemicals—in fragmented, low-volume transactions. This lack of bulk purchasing power forced them to pay retail prices, structurally inflating the overall cost of cultivation and reducing net farm profitability. Furthermore, individual farmers lacked the capital to access modern farm machinery or standardised technical advisory services.

On the output side, the challenges were equally systemic. The region's crop profile heavily features horticultural commodities (banana, sweet lime, guava), which are highly perishable and extremely sensitive to short-term market price fluctuations. In the absence of localised aggregation centers, collective grading mechanisms, or direct corporate market linkages, farmers possessed virtually zero holding capacity. Produce was routinely sold at the farm gate through a network of regional middlemen, a dynamic that consistently resulted in sub-optimal price realisation for the farmers.

5. Operationalisation of the Input Supply Chain and Mechanisation

Tadipatri FPO has a fertiliser License, a Seed License, and a Pesticide License. With these licenses in place, the FPO now aggregates seasonal demand and procures essential agricultural inputs in bulk.

The FPO provides its members with agricultural inputs and specialised farm equipment. The current inventory includes seeds, specialised sprayers, neem oil, pruning saws, tarpaulins, cycle weeders, and power weeders.

By ensuring the timely, localised availability of these quality products, the FPO has successfully reduced farmer reliance on external, high-margin private suppliers while simultaneously establishing a reliable, self-sustaining revenue stream for the institution / FPO.

6. Strategic Convergence and Institutional Capacity Building

The long-term viability of early-stage FPOs is highly correlated with their ability to secure operational capital and capacity-building support. The Board of Directors of Tadipatri FPO has successfully executed a strategy of institutional convergence, leveraging multiple state and private partnerships to strengthen the organisation:

Aurobindo Pharma Foundation: The FPO secured a significant financial grant of ₹5 Lakhs from the Aurobindo Pharma Foundation. This funding was specifically earmarked to enhance and scale the organisation's collective marketing and operational activities.

PM Krishi Yojana: Through this central government agricultural scheme, the FPO was supported with essential physical infrastructure required for daily administration. This included the provision of basic office furniture (tables and chairs) and a television, which serves as a critical multimedia tool for disseminating technical agricultural training to visiting members.

Vrutti Catalyst Integration: Recognising the need for operational expenditure (OPEX) support, the FPO partnered with Vrutti. Under this initiative, the FPO received direct financial assistance of ₹15,000 per month for a period of one year. This sustained capital provided support to core business operations and institutional development during the



FPO's formative phase.

SBIF LEAP Project: To ensure long-term structural resilience, the FPO was selected for the SBI Foundation's project, titled 'Accelerating Farmer Producer Organisations into Thriving Business Organisations,' effective April 2025. This ongoing institutional intervention focuses on systematic capacity building, improving corporate governance protocols, optimising business performance metrics, and ensuring long-term financial sustainability.

7. Business Turnover and Financial Growth

Supported by a growing membership and strong institutional partnerships, the FPO has demonstrated a clear capacity for business scaling. The primary revenue stream continues to be the supply of agricultural inputs and equipment to the local community.

Table 1: Annual Business Turnover

Financial Year	Business Turnover (₹)
2021-2022	1,14,780
2022-2023	10,11,265
2023-2024	1,14,54,317
2024-2025	64,87,000
2025-2026*	1,53,12,502
Total	3,43,79,864

*Provisionally data as final Auditing is yet to be completed for FY 2025-26

In its foundational year (2021-22), the FPO focused on establishing local trust, resulting in an initial turnover of ₹1.14 Lakhs. As the benefits of collective purchasing became evident, operations expanded significantly, reaching ₹10.11 Lakhs in 2022-23. The organisation achieved a major operational milestone in the 2023-24 financial year, where expanded activities drove the business turnover to ₹1.14 Crores. However, following this peak scaling period, the FPO faced a major organisational challenge. The existing CEO stepped away from the position, creating a sudden leadership vacuum. Finding and appointing a competent replacement took a significant amount of time. During this transition, day-to-day operations slowed down, and the business turnover took a direct hit, dropping to ₹64.87 Lakhs in the 2024-25 financial year. As the new leadership settled in and restabilised core operations, the business began to take-off again.

8. Operational Constraints and the Roadmap for 2030

The primary challenge is the inadequacy of formal bank linkages. Limited access to institutional credit restricts the availability of the working capital required to aggressively expand business operations, particularly during peak procurement seasons. Additionally, establishing and securing consistent, direct market linkages for its highly perishable horticultural output remains a major challenge. Finally, navigating the procedural requirements of various government schemes remains a challenge, often limiting the FPO's ability to fully leverage available support.

By 2030, the FPO aims to strengthen its position as a sustainable farmer-owned enterprise



by expanding its membership base, increasing business turnover, and improving profits.

The FPO envisions enhancing the range and quality of services delivered to its members while strengthening its operational and financial systems. By focusing on business growth, member engagement, and institutional sustainability, the organisation aspires to evolve into a self-reliant and thriving business entity that creates long-term value for farmers and contributes significantly to the economic development of the region.



Exposure visit to Gudibanda



Exposure visit of Tadipatri FPO



Exposure Visit to Sahaja Organics



Annual General Body Meeting



15. Women Leadership in Input and Output Marketing: Sri Bramarambika FPO

Authors: D. Abdulla & B. Mallikarjuna



This case study examines the institutional development of Sri Bramarambika Mahila Shakti FPO, a women-led collective in Nandikotkur that successfully transitioned to a stable, high-volume fertiliser and MSP procurement business. It analyses the organisation's strategic resilience in absorbing early-stage inventory losses and its subsequent 63.5% revenue surge, achieved by doubling down on complex fertiliser supply. Furthermore, the study highlights the FPO's success in protecting smallholder farmers from open-market price volatility through MSP operations



1. Introduction

Sri Bramarambika Mahila Shakti Nandikotkur Farmer Producer MACS Limited is a strictly women-led agricultural collective operating in the Nandikotkur Mandal of the Nandyal District in Andhra Pradesh. Established on October 15, 2019, under the MACS Act of 1995 and formally registered in 2021 (Registration No. AMC/KNL/DCO/2021/3799), the Farmer Producer organisation (FPO) was formed with the direct institutional support of the state Horticulture Department and Mahila Abhivruddhi Society (APMAS). The FPO operates across 10 Gram Panchayats, serving 12 villages in the mandal. It has successfully aggregated shareholder base of 509 women farmers.

2. Institutional Governance and Leadership

The FPO is steered by Board of Directors (BoD) consisting of 15 members. The executive leadership is driven by President D. Anuradha and CEO Mallikarjuna, the latter being the only male staff member on the FPO's payroll.

Monthly board meetings are conducted to review business progress, financial health, government convergence activities, and membership mobilization. Field realities indicate that while the board's structure is robust, operational engagement naturally varies; approximately 50% of the board members take a highly active role in FPO activities, while the remaining 50% are less operationally active.

Furthermore, while the FPO is an all-women organisation, achieving a 100% women-led and women-owned operational environment remains a practical, ongoing challenge. Ground realities indicate that the husbands of several Board of Directors continue to actively involve themselves in official board meetings and daily marketing operations. Although the promoting institution (APMAS) makes continuous, targeted efforts to limit this proxy involvement and foster independent female leadership, navigating these entrenched socio-cultural dynamics remains a core challenge to the FPO's institutional development.



Profile of the FPO:

Particulars	Details		
Basic Details	Sri Bramarambhika Mahila Sakthi Nandikotkur Farmer Producer MACS Limited		
FPO Contact Address Email ID	President: D. Anuradha Cell no: 9440361301 Nandikotkuru.fpo@gmail.com		
Contact details	Cell no: 9440361301,7995900477,9502256413		
Date of registration	2021		
Registration Act	MACS act 1995		
Registration No.	AMC/KNL/DCO/2021/3799		
PAN No.	ABHAS9246H		
Fertiliser license No and date	KNL/08/ADA/FR/2020/26156		
Pesticides license no. and date	7932		
Seed license no. and date	KNL/08/JDA/SD/2021/17700		
Shop establishment no. and date	2021		
Area of operation (no. of vil- lages/ mandal/ district/ state)	11 Panchayats 12 Villages Nandikotkur Mandal, Nandyal District		
Infrastructure available with the FPO	1 PC, 1 Tables, 2 S chair, 15 chairs, 200 boxes Collection Center		
FPO staff details	1 Staff –Mallikarjuna,CEO		
Gender composition of the staff positions	Only One Male Staff		
Name of the promoting /hand holding organisation of the FPO	Mahila Abhivriddu Society (APMAS)		
Membership/Shareholders details			
No. of Members (Shareholders)		Small & Marginal	Total Members
	SC	00	00
	ST	00	00
	BC	295	339
	OC	34	125
	Total	374	509
Total share capital (Rs.)–	Rs.12,63,500		



3. Physical Infrastructure and Regulatory Compliance

The FPO operates out of a rented Farmer Development Centre (FDC) and input shop. The facility is equipped with fundamental administrative infrastructure, including a computer system, chairs and other furniture to handle seasonal physical inventory.

The organisation is fully compliant with state and national regulations, operating its primary financial accounts through the Union Bank in Nandikotkur (Account No. 039011010000012). It holds a comprehensive suite of commercial licenses, for bulk procurement of inputs.

4. The Input Business

The FPO setup a Farmer Development Centre (FDC) to supply high-quality agricultural inputs — such as complex fertilisers, tarpaulins, and crop sprayers — at competitive, wholesale-derived rates to the farmers.

In its initial financial years (FY 2021–22 and FY 2022–23), the FPO actively utilised its pesticide license to sell chemical pesticides to its members, generating Rs. 2.85 Lakhs and Rs. 3.25 Lakhs in sales, respectively. However, as the pesticide suppliers refused to take back any leftover or expired stock, the FPO was forced to absorb the losses from these chemicals. Consequently, the Board of Directors made a decision to completely halt all pesticide sales starting in FY 2023–24.

Following the strategic restructuring of its inventory, the FPO's input business has demonstrated year-over-year scaling. The financial data reveals deliberate, controlled growth:

Table 1: Input Business Particulars

Financial Year	Turnover (Rs.)	Net Profit (Rs.)	FPO Members Benefited	Non-Members Benefited
FY 2021–22	58,08,816	90,800	235	60
FY 2022–23	58,25,080	1,04,000	290	80
FY 2023–24	90,12,889	1,14,000	312	50
FY 2024–25	1,25,50,000	1,62,000	405	83
FY 2025–26	1,36,36,814	2,43,000	415	110

The data showcases a massive revenue jump between FY 2022–23 and FY 2023–24, immediately following the decision to drop pesticides and double down on complex fertilisers.

5. Output Marketing and MSP Procurement

To protect farmers from post-harvest price crashes and exploitation by local middlemen, the FPO established institutional linkages with AP MARKFED to execute state-backed Minimum Support Price (MSP) procurement operations. This intervention ensured that members received guaranteed, fair prices and exact weight measurements, with funds transferred directly into their bank accounts.

**Table 2: The procurement details:**

Financial Year	Commodity	Volume Procured (Quintals)	Total Traded Value (Rs.)	Net FPO Commission (Rs.)	Farmers Benefited
FY 2021-22	Maize	14,950	3,36,37,500	3,19,556	191
FY 2022-23	Bengal Gram	2,115	89,92,000	89,920	95
FY 2023-24	Jowar	2,123	69,41,940	52,064	30

Historically, these coordinated bulk procurement interventions have generated about Rs. 4.6 Lakhs in cumulative net profits for the FPO. This steady revenue stream ensures the organisation's long-term financial sustainability while successfully shielding the community's women farmers from open-market price volatility.

In FY 2025-26, the FPO successfully aggregated 2,310 quintals of maize and marketed it directly to local buyers. This open-market intervention supported 23 smallholder farmers (21 members and 2 non-members), generating a total traded value of Rs. 43,57,976 and securing a net profit of Rs. 42,500 for the FPO.

6. Capacity Building, Health Interventions, & KVK Partnerships

Sri Bramarambika FPO has strong collaboration with the Yagantipalli Krishi Vigyan Kendra (KVK) for capacity building and trainings for its members.

Agricultural Training: KVK scientists provided technical guidance on cultivating resilient, rainfed crops such as foxtail millet, red gram, bajra, and castor. These specialised training modules has directly benefited 80 women farmers, shifting them toward climate resilient agriculture practices.

Farmer Field Schools (FFS): The FPO established demonstration plots with six progressive farmers across four panchayats to demonstrate modern agriculture practices. These field schools successfully taught Integrated Pest Management (IPM) techniques. As a result, farmers learned to accurately identify pests, reduced their expenditure on unnecessary chemical pesticides, and improved overall crop productivity—highly visible successes that were quickly replicated by neighboring farms.

Backyard Poultry Distribution: To create secondary income streams and improve household nutritional security, the FPO collaborated with KVK to distribute backyard poultry units to 25 marginalised SC and ST women farmers. Each beneficiary received seven female chicks and one male chick entirely free of cost, bearing only the minor transportation expenses to bring the birds home.

7. Institutional Support via SBIF Acceleration Project

With the support of APMAS, the FPO is now a part of the SBI Foundation (SBIF) Acceleration Project. Under this three-year agreement, the FPO receives handholding and institutional support. The critical intervention areas provided by the SBIF project include:

- Strengthening internal governance and democratic board functions.
- Professionalizing bookkeeping and ensuring strict legal compliances.



- Facilitating critical working capital support and securing formal bank loan linkages to fund large-scale bulk procurement.
- Executing advanced business expansion planning and forging direct, private-market relationships with institutional buyers.

8. Strategic Roadmap and Future Vision

Looking ahead, the leadership of Sri Bramarambika FPO has mapped out a highly ambitious strategic plan to capture secondary processing margins, enhance rural mechanization, and expand its product portfolio:

Value-Added Processing: Turmeric is grown heavily in the region. The FPO is actively applying for state departmental subsidies to establish a dedicated, advanced processing center for Chilli powder and Turmeric powder. This facility is intended to capture downstream retail margins and generate sustainable, localised employment for women within the operational area.

Rural Mechanisation: To address acute regional labor shortages during peak harvest seasons, the FPO plans to establish a Custom Hiring Center (CHC) and acquire heavy mechanical harvesters specifically designed for Maize crops.

Direct Pesticide Dealerships: Having learned difficult lessons from past inventory losses, the FPO intends to safely re-enter the pesticide market by securing direct, official company dealerships. This structural change will guarantee favorable return policies and protect the organisation's capital from expiring inventory.

Ecological Agriculture: The collective is deeply committed to initiating and expanding Natural Farming practices, coupled with creating specialised, high-premium market linkages for organically grown produce.



Shareholders of Brahmarambika FPO



Collection Center



Receiving incentive From SBIF Project



APMAS

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