

10TH EDITION
RURAL CONNECT
AND FPO – SHG AWARDS 2026
Viksit Grameen Bharat – Vision 2030



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KOLKATA

REPORT

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1. EXECUTIVE SUMMARY

The 10th Rural Connect and FPO–SHG Awards 2026, organised by The Bengal Chamber of Commerce and Industry at Science City, Kolkata, brought together policymakers, financial institutions, agribusiness leaders, Farmer Producer Organisations (FPOs), Self Help Groups (SHGs), development organisations, and other stakeholders engaged in strengthening rural livelihoods. The programme was organised under the theme “Viksit Gramin Bharat – Vision 2030”, emphasising the role of collective institutions, technological innovation, market linkages and institutional collaboration in building a resilient rural economy.

The Inaugural Session set the context for the day’s deliberations by highlighting the growing significance of FPOs and SHGs as institutional mechanisms that enable aggregation, improve bargaining power and strengthen market access for small and marginal farmers. Speakers emphasised that rural India continues to play a critical role in the country’s economic progress and that strengthening rural entrepreneurship, risk mitigation mechanisms and market connectivity remains essential for sustainable development.

The Technical Panel Discussion focused on strengthening rural livelihoods through collaboration while ensuring authenticity and quality within agricultural value chains. The session explored key issues including agricultural risk management, export opportunities, institutional governance, financial access, counterfeit agricultural inputs and the role of biological agricultural solutions. Speakers emphasised that coordinated action among financial institutions, government agencies, producer organisations and agribusiness actors is necessary to build resilient and transparent agricultural systems.

The programme also featured a B2B Interaction and Buyer–Seller Meet, which facilitated direct engagement between Farmer Producer Organisations and institutional buyers such as ITC Limited, Green Ocean Impex, Rainbow, Lal Baba Rice, Millets and More, Gigi’s Solutex Corporation and the West Bengal Fresh Fruits and Vegetables Exporters’ Association. The discussions explored procurement opportunities across a range of agricultural commodities including paddy, spices, honey, dairy products, vegetables, lentils, maize and groundnut. These interactions provided producers with insights into buyer expectations related to quality, supply consistency and procurement scale while creating potential opportunities for future supply partnerships.

An exhibition segment was organised alongside the programme to showcase agricultural products, rural enterprises and institutional support initiatives. The

stalls featured organisations such as PAN Seeds, Agriculture Insurance Company of India Limited, APEDA, Grameen Foundation, Canara Bank and Debra Agri Business Producer Company Limited. The exhibition attracted an estimated footfall of more than 250 visitors and served as an important platform for networking, product showcasing and interaction between producers, buyers and institutional stakeholders.

The programme concluded with the FPO & Agri Awards Ceremony, recognising outstanding achievements of FPOs, SHGs, agribusiness enterprises, agritech innovators and grassroots organisations across multiple categories. The awards highlighted exemplary work in areas such as technology adoption, women-led enterprises, agritech innovation, market linkage development, climate leadership and community impact.

Overall, the programme reinforced the importance of strengthening collaboration among institutions, enabling technology adoption, promoting value addition and improving market linkages to support the growth of farmer collectives and rural enterprises.

2. INTRODUCTION

Agriculture continues to remain a foundational pillar of India's economy, providing livelihood support to a large segment of the population and sustaining the country's food systems, rural employment and agro-based industries. Despite rapid economic diversification, the sector continues to play a crucial role in supporting rural livelihoods and national development. According to recent economic assessments, agriculture and allied activities contribute approximately **17–18 % of India's Gross Domestic Product (GDP)** while providing employment to **over 42 % of the country's workforce**, making it one of the largest sources of livelihood in the country.

India's rural economy is closely intertwined with agricultural productivity, smallholder farming systems, and local enterprise development. A significant proportion of agricultural producers operate on small and marginal landholdings, which often limits their ability to access formal markets, credit systems, modern technology and value-added supply chains. In this context, strengthening institutional mechanisms that enable aggregation, collective bargaining and improved market engagement has emerged as a key priority in rural development strategies.

One of the most important institutional innovations supporting this transformation has been the promotion of **Farmer Producer Organisations (FPOs)**. FPOs enable small and marginal farmers to collectively aggregate produce, access inputs at scale, strengthen negotiating power in markets and participate more effectively in value chains. Recognising their importance, the Government of India launched the **Central Sector Scheme for Formation and Promotion of 10,000 Farmer Producer Organisations in 2020**, with a financial outlay of ₹6,865 crore to strengthen farmer collectives and enhance agricultural competitiveness. As of 2026, **10,000 FPOs have been formed under the scheme**, with several of them actively engaging in input procurement, aggregation, processing and market linkage activities.

Alongside FPOs, **Self Help Groups (SHGs)** have emerged as powerful grassroots institutions for promoting rural entrepreneurship, women's economic empowerment and community-driven development. Under the **Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)**, more than **10 crore rural women from over 90 lakh Self Help Groups** have been mobilised across India, making it one of the largest community-based development networks in the world. These collectives play a critical role in facilitating financial inclusion, livelihood diversification and social empowerment in rural areas.

At the same time, the rural economy is undergoing significant transformation driven by technological innovation, market integration, climate challenges and changing consumer demand. Issues such as supply chain transparency, quality assurance, climate-resilient agriculture, digital advisory systems and value-added processing are increasingly shaping the future of agricultural development. Ensuring that rural producers can participate in these evolving value chains requires stronger institutional collaboration among government agencies, financial institutions, agribusiness companies, development organisations and producer collectives.

In this context, platforms that bring together multiple stakeholders across the rural development ecosystem play an important role in facilitating dialogue, knowledge exchange and partnership development. Such platforms enable farmers, producer organisations, policymakers, financial institutions and private sector actors to collectively address emerging challenges while identifying opportunities for innovation and collaboration.

The **10th Rural Connect and FPO–SHG Awards 2026**, organised by **The Bengal Chamber of Commerce and Industry**, was conceived as one such platform to promote dialogue, collaboration and knowledge sharing among stakeholders working in agriculture and rural development. Organised under the theme **“Viksit Gramin Bharat – Vision 2030”**, the programme aimed to highlight the growing importance of collective institutions, technology-enabled agricultural systems, market linkages and sustainable rural enterprises in building a resilient rural economy.

Through its structured sessions, panel discussions, exhibition stalls, B2B interactions and award recognitions, the programme sought to bring together diverse perspectives and practical experiences from across the rural development ecosystem. The event provided an opportunity for stakeholders to deliberate on emerging challenges, showcase innovative rural enterprises, strengthen producer–market linkages and recognise successful initiatives contributing to rural transformation.

By fostering dialogue among policymakers, industry representatives, financial institutions, Farmer Producer Organisations and grassroots enterprises, the programme contributed to the broader vision of strengthening rural livelihoods and promoting inclusive and sustainable agricultural development in India.

3. INAUGURAL SESSION

The Inaugural Session of the 10th Rural Connect and FPO SHG Awards 2026 organised by The Bengal Chamber of Commerce and Industry at Science City, Kolkata marked the formal commencement of the programme themed “Viksit Gramin Bharat Vision 2030”. The session brought together policymakers, representatives from financial institutions, agribusiness leaders, members of Farmer Producer Organisations and Self-Help Groups, and other stakeholders engaged in strengthening the rural economy.

The inaugural session established the context for the deliberations that followed during the day. The discussions highlighted the importance of rural entrepreneurship, collective institutions, technological interventions in agriculture, risk management mechanisms, and stronger market linkages for rural producers. The session featured addresses from representatives of industry, institutional stakeholders, and thought leaders who shared their perspectives on agricultural development, farmer empowerment, and rural economic transformation.



Welcome Address by Mr. Ayush Marodiya, Chairperson, Agri and Food Processing and Rural Development National Committee, The Bengal Chamber of Commerce and Industry & Director, Pan Seeds

The session commenced with the welcome address delivered by Mr. Ayush Marodiya who extended greetings to the distinguished guests, policymakers, representatives from financial institutions, industry leaders, members of Farmer Producer Organisations and Self-Help Groups, agribusiness partners, academia, and participants who had gathered for the programme.

In his address Mr. Marodiya highlighted the significance of the tenth edition of Rural Connect and stated that the platform has evolved over the past decade into an important forum that brings together policy stakeholders, industry representatives, and grassroots enterprises. He observed that reaching the tenth edition of the initiative represents not only continuity but also a sustained commitment toward rural transformation, collective enterprise, and inclusive economic growth.

Referring to the broader economic context he stated that rural India continues to remain central to the country's economic progress. Citing Government of India data he mentioned that agriculture and allied sectors contribute approximately eighteen % to India's Gross Value Added and support nearly forty five % of the country's workforce. These figures underline the importance of strengthening productivity, resilience, and market access in the rural economy.

Mr. Marodiya also emphasised the growing importance of Farmer Producer Organisations and Self-Help Groups in strengthening rural economic structures. He referred to the Government of India's initiative to promote ten thousand Farmer Producer Organisations across the country with the objective of improving aggregation, strengthening bargaining power, and enabling better price realisation for farmers. He also highlighted that more than eight crore women have been mobilised into Self Help Groups under the National Rural Livelihood Mission which has emerged as one of the largest community driven development movements in the world.

He observed that these numbers represent the aspirations, entrepreneurship, and collective strength of rural communities across the country.

Mr. Marodiya also outlined the key objectives of the Rural Connect platform which include facilitating knowledge sharing and collaboration, enhancing awareness about schemes and opportunities available to rural stakeholders, strengthening rural market linkages through technology, promoting leadership, and recognising excellence within the rural ecosystem.

He further explained that the programme had been carefully curated to translate these objectives into action. The agenda included the inaugural session followed by the inauguration of the exhibition and a structured buyer seller meet which would enable direct interaction between producers and market participants. According to him market access is as important as access to production resources and such interactions play a crucial role in connecting rural producers with potential buyers.

Mr. Marodiya also noted that the technical sessions during the programme would deliberate on strengthening rural livelihoods through collaboration and ensuring authenticity and transparency in the food supply chain. In a context where traceability, quality assurance, and consumer trust are increasingly important, building robust and ethical value chains becomes essential.

He also emphasised the importance of partnerships among government institutions, industry stakeholders, financial institutions, and community organisations in accelerating rural growth.

Referring to the awards segment of the programme he mentioned that the FPO and Agri Awards would recognise best performing FPOs, women led enterprises, agritech innovation, climate leadership initiatives, indigenous and GI based products, export excellence, and grassroots impact. According to him recognition helps create benchmarks and encourages the replication of successful models. Drawing from his experience in the seed sector Mr. Marodiya remarked that productivity gains in agriculture must be complemented by strong institutional structures, access to finance, risk mitigation through insurance, and reliable market linkages. When these elements converge rural enterprises can move from survival to sustainability and eventually achieve scale.

He concluded by reaffirming that The Bengal Chamber of Commerce and Industry with its long legacy of enabling business dialogue and policy engagement remains committed to building bridges between rural producers and formal markets and facilitating partnerships that can deliver measurable outcomes for rural development.



Address by Mr. Jayanta Chakraborty, Mentor, Agri and Food Processing and Rural Development National Committee, The Bengal Chamber of Commerce and Industry

Following the welcome address Mr. Jayanta Chakraborty addressed the gathering and welcomed participants who had travelled from different parts of West Bengal to attend the programme.

In his remarks he reflected on the evolution of India's agricultural development over several decades. He noted that agriculture in India has passed through different phases of transformation. During the period from the nineteen sixties to the mid nineteen seventies the country focused primarily on overcoming food shortages and ensuring adequate food availability. The subsequent phase between nineteen seventy five and nineteen eighty five concentrated on food security along with the optimisation of agricultural resources.

He further explained that during the later decades the focus expanded toward sustainable agricultural practices and environmental considerations. In recent years the discourse has further evolved toward ensuring both food security and nutritional security recognising that agricultural development must also support the nutritional wellbeing of the population.

Despite the progress made in food production Mr. Chakraborty highlighted that farmers' income remains a major concern. He observed that the average income of many farmers in India is estimated to be around eight thousand to ten thousand rupees per month which is often insufficient for sustaining a farming household.

He emphasised that improving farmers' income and economic stability must therefore remain a central priority in rural development strategies.

A key theme in his address was the importance of collective institutions. He noted that India has nearly fourteen crore farmers and individual farmers alone cannot drive large scale agricultural transformation. Collective structures such as Farmer Producer Organisations, Self Help Groups, farmers clubs, and producer organisations play an important role in aggregating production and strengthening farmers' bargaining power in the market.

Illustrating this point, he explained that while an individual farmer may produce a small quantity of crops collective production through organised groups can generate larger volumes that attract buyers and improve price realisation. Mr. Chakraborty also highlighted the significant contribution of women in agriculture. According to him more than fifty % of the work in agricultural fields is carried out by women. However women farmers often lack recognition and access to institutional support including credit facilities. Strengthening the recognition and empowerment of women farmers therefore remains an important priority.

Another important aspect highlighted in his address was soil health which he described as the foundation of sustainable agriculture. If soil lacks organic carbon and biological activity it becomes degraded and less productive. Maintaining soil fertility and improving soil health are therefore essential for long term agricultural sustainability.

He also emphasised the importance of market linkages, access to credit, and crop insurance which together help farmers manage risks and improve their economic resilience.



Keynote Address by Ms. Mini George, Executive Director, Agriculture Insurance Company of India Limited

The keynote address was delivered by Ms. Mini George, Executive Director of the Agriculture Insurance Company of India Limited. She expressed her appreciation to the Bengal Chamber of Commerce and Industry for organising the programme and for inviting her to interact with the participants.

Referring to the theme of the programme she stated that the vision of Viksit Gramin Bharat represents a collective aspiration for prosperous villages, confident farmers, empowered women, and sustainable rural enterprises. She emphasised that the vision of Viksit Bharat must be built upon the foundation of a strong and developed rural economy. Rural India continues to feed the nation, sustain industries, preserve traditions, and support the country's social fabric. If rural India prospers the nation prospers.

Ms. George noted that rural transformation today involves more than increasing agricultural production. It also requires building climate resilient agriculture, strengthening Farmer Producer Organisations and Self-Help Groups, enabling women led enterprises, promoting financial inclusion, encouraging digital adoption, and supporting value added rural enterprises.

She highlighted that collective institutions such as FPOs and SHGs enable small and marginal farmers to access inputs at scale negotiate better prices and integrate into formal markets.

Speaking from the perspective of the Agriculture Insurance Company of India she highlighted the importance of risk protection in agriculture. Farming remains one of the most risk prone sectors due to weather variability climate change and other uncertainties.

She informed participants about new initiatives introduced by the company including personal accident insurance coverage for farmers farm workers and members of rural enterprises which can provide financial protection during difficult times.

She also described the company's efforts to introduce technology-based solutions such as mobile applications for faster surveys satellite imagery for crop monitoring and digital platforms that help reduce paperwork and accelerate claim processing.

She further noted that the year 2026 has been declared by the United Nations as the International Year of the Woman Farmer which highlights the important role played by women in agriculture livestock fisheries and food processing activities. She concluded by stating that insurance alone cannot transform rural India but without risk protection the process of transformation remains fragile.



Address by Mr. Joydeep Boral, End User Support Information Technology Operations Manager, ITC Limited

Mr. Joydeep Boral representing ITC Limited shared insights into the company's agribusiness initiatives and its engagement with farmers and Farmer Producer Organisations in West Bengal.

He explained that West Bengal is an important region for ITC's agricultural operations particularly for wheat procurement. The company operates five wheat-based factories in the state which produce the Aashirvaad Atta brand. In Murshidabad district ITC runs crop development programmes aimed at supporting farmers in cultivating better quality wheat suitable for processing. These initiatives include soil testing seed treatment rational use of fertilisers and pesticides and the application of pesticides through drone technology.

Mr. Boral also highlighted ITC's initiatives in the dairy sector where the company works with farmers across several districts including Hooghly Bardhaman Murshidabad and Bankura. Milk is collected directly from farmers and payments are transferred directly to their bank accounts thereby eliminating intermediaries. He also spoke about ITC MAARS which is a mobile based digital platform that provides farmers with personalised agricultural advisory services including weather updates crop health diagnostics soil nutrition recommendations and climate resilient agricultural practices.

According to him the platform has already empowered more than fifteen lakh farmers through more than sixteen hundred Farmer Producer Organisations across multiple states. ITC aims to expand the initiative further and reach ten million farmers through four thousand Farmer Producer Organisations by the year 2030.

He concluded by emphasising that Farmer Producer Organisations and Self Help Groups play a critical role in linking small and marginal farmers with markets and supporting agricultural transformation.



Motivational Address by Aradhya Bhagavan Das, Motivational Speaker

In the concluding address of the inaugural session Mr. Aradhya Bhagwan Das spoke about the importance of recognising the dignity and value associated with agricultural work.

Referring to the concept of Viksit Bharat he noted that discussions on development often emphasise technological progress and startup culture. However agriculture remains a foundational pillar of the Indian economy as a large portion of the country's workforce continues to depend on this sector. He emphasised that essential resources required for human survival such as food water and oxygen cannot be artificially produced by human technology at scale.

Agriculture therefore remains central to sustaining human life and supporting society.

He encouraged participants especially farmers and rural entrepreneurs to take pride in their work and to recognise the importance of agriculture in the country's development.

He also emphasised the importance of social recognition and respect for farmers noting that agricultural communities demonstrate resilience and perseverance despite numerous challenges.

He concluded by encouraging participants to continue their work with dedication and to inspire the next generation to engage with agriculture and rural enterprises with pride and confidence.



ARADHYA BHAGAVAN DAS
Motivational Speaker

KEY INSIGHTS

- Rural India continues to play a central role in the country's economic progress, supporting a significant share of the workforce and contributing substantially to national output.
- Farmer Producer Organisations and Self-Help Groups are important institutional mechanisms for aggregation, strengthening bargaining power, and improving market access for small and marginal farmers.
- Increasing farmers' income remains a major priority despite significant progress in food production and agricultural development.
- Collective farming and organised producer groups help generate scale in production and improve farmers' engagement with markets.
- Women play a significant role in agriculture and rural enterprises, and strengthening their recognition and participation is important for inclusive rural development.
- Risk protection mechanisms such as agricultural insurance are essential to safeguard farmers against climate variability and other uncertainties.
- Digital technologies and mobile based advisory platforms are emerging as important tools for improving agricultural practices and connecting farmers with information and services.
- Market linkages and direct engagement between producers and buyers are critical for ensuring better price realisation for agricultural produce.
- Recognition of successful FPOs, rural enterprises, and grassroots initiatives helps create benchmarks and encourages the replication of effective models across regions.

4. PANEL DISCUSSION

Strengthening Rural Livelihood Through Collaboration & Authentic Harvest: Keeping Counterfeits Out of the Food Chain



Moderator:

Mr. Jayanta Chakraborty, Mentor, Agri-Horti-Food Processing–Rural Development National Committee, BCC&I

Speakers:

Shri M. S. Sawant, Chief Manager, Agriculture Insurance Company of India Limited

Shri S. K. Mandal, Regional Head, APEDA

Shri Surajit Chakraborty, General Manager, SwitchON Foundation

Shri Alok Jana, Expert & Practitioner of Rural Livelihood Generation

Shri Amit K. Sah, Senior Manager & Branch In-Charge, Canara Bank

Shri Parmanand Pandey, Chief Commercial Officer, Pan Seeds

Shri Sanjay Sahana, Marketing Manager, T. Stanes and Company Limited

Technical Session

Strengthening Rural Livelihood Through Collaboration & Authentic Harvest: Keeping Counterfeits Out of the Food Chain

The panel discussion centred on the growing importance of collaboration across institutions, producer organisations, financial systems, and agri-business actors to strengthen rural livelihoods while ensuring authenticity and quality across agricultural value chains. **Moderated by Mr. Jayanta Chakraborty**, the session examined the interconnections between production systems, financial inclusion, market access, export readiness, institutional governance, and the risks posed by counterfeit agricultural inputs.

Opening the discussion, Mr. Chakraborty highlighted that rural development cannot be achieved in isolation by any single institution. Instead, a collaborative ecosystem involving government agencies, financial institutions, producer organisations, civil society institutions, and private sector actors is essential to create sustainable livelihood opportunities. He emphasised that Farmer Producer Organisations (FPOs) and Self Help Groups (SHGs) have emerged as critical institutional platforms for empowering small farmers by enabling collective production, aggregation, and access to markets and services.

Mr. Chakraborty further noted that issues relating to agricultural inputs, quality assurance, and market compliance are increasingly becoming central to rural enterprise development. Ensuring authenticity in agricultural inputs and strengthening trust within the food supply chain are therefore key elements in improving farmer incomes and safeguarding consumer confidence.



Agricultural Risk Management and Insurance Support

Shri M. S. Sawant, Chief Manager at the Agriculture Insurance Company of India Limited, spoke about the role of agricultural insurance in reducing the risks faced by farmers in an increasingly uncertain climate and production environment. He explained that the Agriculture Insurance Company was established to implement crop insurance programmes and provide risk mitigation solutions to farmers across the country.

He highlighted the importance of the Pradhan Mantri Fasal Bima Yojana, which has emerged as one of the largest crop insurance schemes globally. Through this scheme, millions of farmers receive coverage against crop losses due to natural calamities, adverse weather conditions, and other production risks. In West Bengal, crop insurance schemes are implemented using advanced technology, including satellite imagery and remote sensing systems, which enable more accurate crop yield assessments and faster settlement of claims.

Mr. Sawant further explained that agricultural insurance has expanded beyond crop protection to include livestock insurance, aquaculture insurance for freshwater fish and shrimp, irrigation equipment insurance, and personal accident coverage for farmers. These insurance products help address multiple livelihood risks that farmers face in their agricultural activities.

He also highlighted that Self Help Groups and Farmer Producer Organisations can participate as micro-insurance agents or corporate agents. Through such engagement, rural institutions can generate additional income while simultaneously expanding insurance coverage among farmers in their communities.



Export Opportunities and the Importance of Quality Compliance

Shri S. K. Mandal, Regional Head of APEDA, spoke about the growing opportunities in agricultural exports and the role of institutional support systems in helping farmers and producer organisations access international markets. He explained that APEDA works to promote exports of agricultural and processed food products by providing financial assistance, infrastructure support, and market development initiatives.

Mr. Mandal emphasised that quality and consistency are the most important requirements for successful export engagement. While many regions possess strong agricultural production potential, the ability to meet global standards relating to packaging, quality certification, and pesticide residue levels ultimately determines market access.

He highlighted that West Bengal possesses significant potential in products such as fresh fruits and vegetables, rice, fish, and other agro-based commodities.

However, unlocking this potential requires systematic capacity building among producer groups and exporters.

Mr. Mandal also discussed APEDA's financial assistance schemes supporting infrastructure development, quality testing laboratories, packaging and processing facilities, and market development initiatives. These schemes aim to strengthen export readiness by enabling producers and exporters to build the necessary infrastructure and quality assurance mechanisms required for international trade.

He further emphasised that capacity building programmes, district-level outreach initiatives, and institutional handholding are essential to enable FPOs and agricultural enterprises to successfully enter export markets.



Strengthening Producer Ecosystems through FPO–SHG Collaboration
Shri Surajit Chakraborty, General Manager of SwitchON Foundation,

Highlighted the importance of strengthening institutional ecosystems around FPOs and SHGs to support rural livelihood development. He explained that effective market engagement requires producer organisations to maintain consistent quality, reliable delivery timelines, and appropriate pricing mechanisms.

He noted that many SHGs and small producer groups face challenges related to regulatory compliance, including GST registration, food safety certification, and packaging standards. Capacity building efforts are therefore necessary to help such groups transition from informal production systems to structured market participation.

SwitchON Foundation has worked to promote cluster-based development models where SHGs and FPOs collaborate to aggregate production and strengthen supply capabilities. By identifying capable SHGs and linking them with FPOs that can act as aggregators, the organisation has helped create stronger supply chains capable of meeting buyer requirements.

Mr. Chakraborty also highlighted initiatives promoting certified organic farming clusters and millet-based livelihoods. These initiatives include supporting women's groups in producing value-added millet products and establishing processing facilities in areas where electricity access and infrastructure constraints previously limited enterprise development.



Governance, Institutional Planning and Rural Development

Shri Alok Jana, an expert practitioner in rural livelihood generation, emphasised the importance of institutional governance and coordinated planning within rural development systems. He explained that strengthening rural livelihoods requires

coordinated action between Self Help Groups, Farmer Producer Organisations, and Panchayat institutions.

He highlighted that local planning systems, such as Gram Panchayat Development Plans, provide important frameworks through which agricultural production planning, water resource management, and livelihood strategies can be coordinated at the village level.

Mr. Jana stressed that leadership within producer organisations must remain accountable to their members. Boards of FPOs and SHG federations must prioritise the needs of their member farmers and ensure that production planning, service delivery, and market engagement are aligned with the interests of grassroots producers.

He also highlighted the importance of working capital in strengthening rural enterprises. SHGs and producer organisations often possess financial resources that remain underutilised. By coordinating financial resources and planning mechanisms between SHGs and FPOs, rural institutions can strengthen agricultural production systems and improve market engagement.



Financial Access and Banking Support for Rural Enterprises

Shri Amit K. Sah, Senior Manager and Branch In-Charge at Canara Bank, spoke about the critical role of financial institutions in enabling rural enterprise development. He emphasised that banks play a central role in supporting agricultural businesses when borrowers present well-structured project proposals and clear business plans.

Mr. Sah highlighted that financial planning is essential when seeking institutional credit. Farmers and producer groups must demonstrate that they possess the necessary infrastructure, production capacity, and operational knowledge to implement the proposed business activity.

He also explained that Canara Bank offers several schemes supporting agricultural enterprises, SHGs, and FPOs. Self Help Groups can access collateral-free loans of up to ₹20 lakh, while Farmer Producer Organisations can access financing up to ₹3 crore without collateral under certain schemes.

He emphasised that financial institutions are ready to support viable agricultural enterprises, particularly when they are supported by organised producer groups capable of demonstrating structured planning and long-term sustainability.



SHRI AMIT K. SAH
Senior Manager & Branch In-Charge,
Canara Bank

Counterfeit Seeds and the Importance of Farmer Awareness **Shri Parmanand Pandey, Chief Commercial Officer of Pan Seeds**

Spoke about the serious challenges posed by counterfeit seeds in agricultural markets. He emphasised that the seed selected by a farmer represents one of the most critical decisions influencing productivity, income, and livelihood stability.

He explained that counterfeit seeds often enter markets during short sowing windows when farmers must make quick purchasing decisions. Fraudulent actors frequently imitate packaging of reputed brands, making it difficult for farmers to distinguish genuine products from fake ones.

Mr. Pandey emphasised that increasing farmer awareness and strengthening direct engagement between seed companies and producer organisations are essential steps in reducing the spread of counterfeit inputs. Direct supply chains linking companies with farmer groups can help ensure that genuine and high-quality seeds reach farmers while reducing the risks associated with multiple intermediaries.



Biological Inputs and the Risks of Counterfeit Agro-Products **Shri Sanjay Sahana, Marketing Manager at T. Stanes and Company Limited,**

Spoke about the growing role of biological solutions in modern agriculture. He explained that excessive dependence on chemical inputs has reduced their effectiveness over time, leading farmers to explore biological alternatives such as microbial products and bio-fertilisers.

However, he cautioned that the increasing popularity of biological products has also led to the emergence of counterfeit or substandard products in the market. These products may contain contaminants or insufficient active ingredients, reducing their effectiveness and damaging farmer confidence in biological solutions.

Mr. Sahana emphasised that stronger regulatory systems, improved laboratory testing infrastructure, and greater farmer awareness are necessary to address this challenge. Ensuring authenticity and quality in biological agricultural inputs is essential to maintain trust and promote sustainable farming practices.



5. CONCLUSION

The panel discussion concluded with a strong emphasis on collaboration, institutional partnerships, and quality assurance as key pillars for strengthening rural livelihoods. Speakers highlighted that building resilient agricultural systems requires coordinated action between farmer institutions, financial organisations, market players, and regulatory bodies.

Strengthening farmer awareness about authentic agricultural inputs, improving access to financial resources, supporting export readiness, and enhancing institutional governance within producer organisations were identified as critical steps in building sustainable rural economies.

The session reinforced that FPOs and SHGs have a central role to play in shaping future agricultural value chains by enabling collective production, strengthening market linkages, and promoting transparency across the supply chain. Through continued collaboration and institutional support, rural communities can move towards more sustainable, profitable, and resilient agricultural systems.

6. B2B INTERACTIONS AND BUYER SELLER MEET

Seller Interactions with ITC Limited



The seller interaction with **ITC Limited** focused on procurement opportunities across multiple agricultural and allied product categories including dairy products, Gobindobhog paddy, cattle feed inputs, spices, honey, and other value-added commodities. The discussions enabled participating Farmer Producer Organisations to understand the procurement expectations of a large agribusiness buyer in terms of product quality, supply consistency, and potential scale of procurement.

The interaction provided participating FPOs with clarity on potential product requirements and the need for structured supply arrangements to meet institutional buyer demand. In certain cases, ITC expressed interest in immediate procurement requirements or requested product samples for further evaluation. These discussions created opportunities for potential supply partnerships between the company and participating producer organisations.

Seller-wise Interaction Summary

Indicates the interactions held during the B2B Meet with ITC Limited.

PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Jagadish Chandra Bose Farmer Producer Company Limited	Dairy Product (Milk)	Procurement interest and supply capacity	ITC expressed interest in sourcing milk with indicative demand of approximately 5 ton per day, subject to supply capacity and logistics alignment.
Habra Krishi Bidhan Farmer Producer Company Limited	Gobindobhog Paddy	Product availability and procurement discussion	Discussion focused on the availability of Gobindobhog paddy and potential sourcing possibilities from the FPO.
Khiroda Agro Producer Company Limited	Cattle Feed	Immediate procurement requirement	ITC indicated immediate requirement for cattle feed with an indicative demand of approximately 25 MT per month.
Sparshmani Farmer Producer Company Limited	Mushroom Dust	Product category discussion	Product category discussed for potential sourcing opportunities.
Organic Zone Farmer Producer Company Limited	Gobindobhog Paddy	Sample evaluation	Sample requirement indicated with potential supply of around 2 ton per month subject to quality evaluation.
Deshopran Welfare Farmers Producer Company Limited	Dairy Products	Procurement discussion	Dairy product sourcing possibilities discussed with the participating FPO.
Eco Spice	Spices	Product category discussion	Various spice products discussed as potential sourcing categories.
Madhukranti Bee Farmers' Welfare	Honey	Product sourcing discussion	Honey production and potential supply capability discussed during the interaction.

Aamon Mahila Chasi Producer Company Limited	Paddy	Sample requirement	Sample requirement indicated for paddy procurement for further evaluation.
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Overall Observations from the Interaction with ITC Limited

The interaction with ITC Limited provided participating FPOs with valuable insights into institutional procurement expectations and supply requirements within the agribusiness sector. Discussions covered a range of agricultural commodities and highlighted opportunities for supply partnerships in dairy, paddy, spices, honey, and allied agricultural products.

Interest expressed in sample evaluation and indicative procurement requirements suggests potential avenues for future engagement between the company and participating producer organisations. The discussions also highlighted the importance of consistent supply capacity and quality alignment for enabling long-term procurement relationships with large agribusiness buyers.

Seller Interactions with Green Ocean Impex



GREEN OCEAN IMPEX

The interaction with **Green Ocean Impex** focused primarily on sourcing opportunities for spices and oilseed products from participating Farmer Producer Organisations. Discussions centred around turmeric and mustard procurement from producer organisations with capacity for bulk supply.

Seller-wise Interaction Summary

PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Aamon Mahila Chasi Producer Company Limited	Turmeric	Product sourcing discussion	Turmeric discussed as a potential procurement product.
Biosree Farmer Producer Company Limited	Mustard	Bulk procurement requirement	Bulk requirement indicated with approximate demand of 2 ton per month.
On Farm Fresh Innovations Producer Company Limited	Mustard	Bulk procurement requirement	Bulk sourcing interest expressed with approximate demand of 2 ton per month.

Overall Observations from the Interaction with Green Ocean Impex

The discussions highlighted interest in spice and oilseed sourcing from FPOs with production capacity. Bulk procurement interest for mustard indicates opportunities for organised supply arrangements from producer organisations capable of maintaining regular supply volumes.

Seller Interactions with Rainbow



The interaction with **Rainbow** focused on potential sourcing of processed and value-added agricultural products including spices, tomato puree and hand pounded rice. The discussions also explored product sample requirements for further evaluation.

Seller-wise Interaction Summary

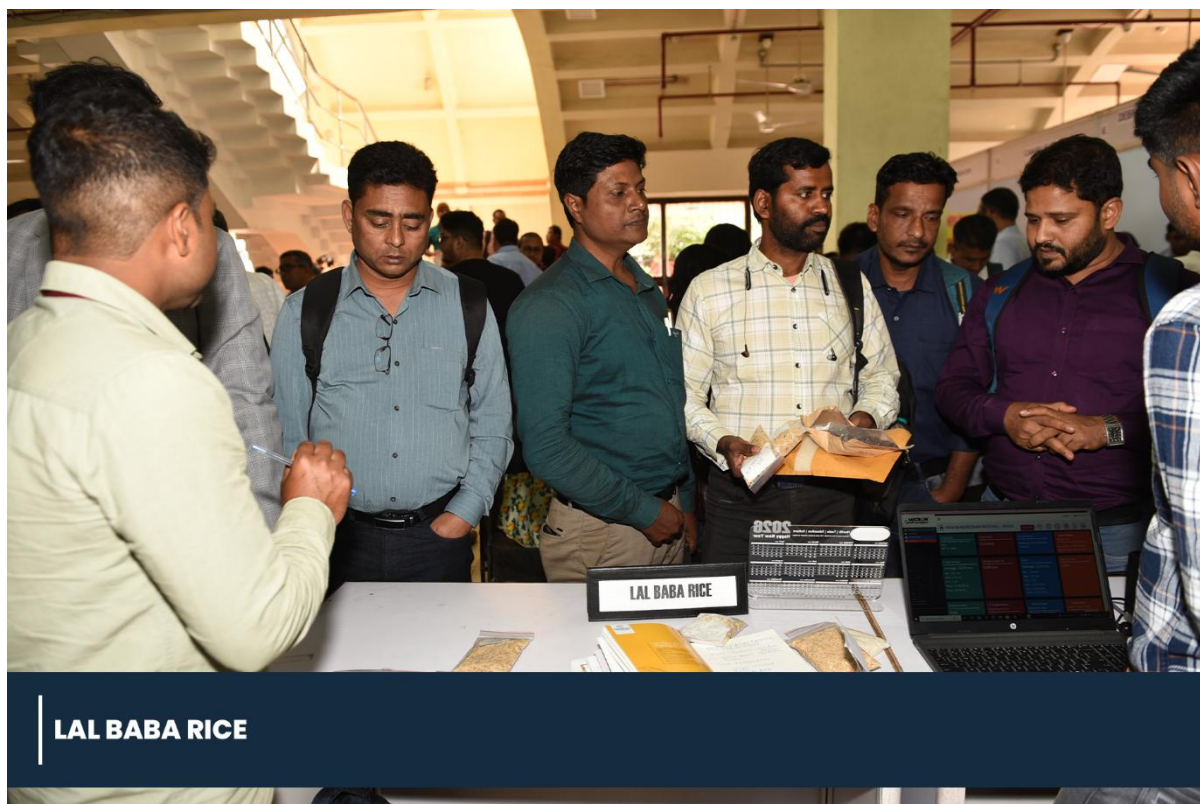
PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Khiroda Agro Producer Company Limited	Product discussion	Product sourcing discussion	Initial engagement discussion held.
Anondo Krishi Farmer Producer Company Limited	Product discussion	Product sourcing discussion	Product supply capability discussed.
Nagarukhura-II Mahila Swanirvar Bahumukhi Sangha Primary	Spice	Sample requirement	Sample requirement indicated at approximately 50 kg per month.

Co-operative Society Limited			
Jagadish Chandra Bose Farmer Producer Company Limited	Tomato puree	Product sourcing discussion	Tomato puree discussed as potential product category.
Khagenhat Srijan Farmer Producer Company Limited	Product discussion	Product sourcing discussion	Product supply potential discussed.
Manikbazar WSHG Byomshankar Sangha Samabay Samity Limited	Hand Pounded Rice	Product sourcing discussion	Traditional rice product discussed as potential supply category.

Overall Observations from the Interaction with Rainbow

The discussions with Rainbow covered processed agricultural products and traditional food items. Sample evaluation requirements and product category discussions indicate opportunities for further engagement subject to product quality and supply consistency.

Seller Interactions with Lal Baba Rice



The interaction with **Lal Baba Rice** focused specifically on procurement of paddy from participating Farmer Producer Organisations. Discussions highlighted potential bulk procurement requirements and the need for consistent supply capacity.

Seller-wise Interaction Summary

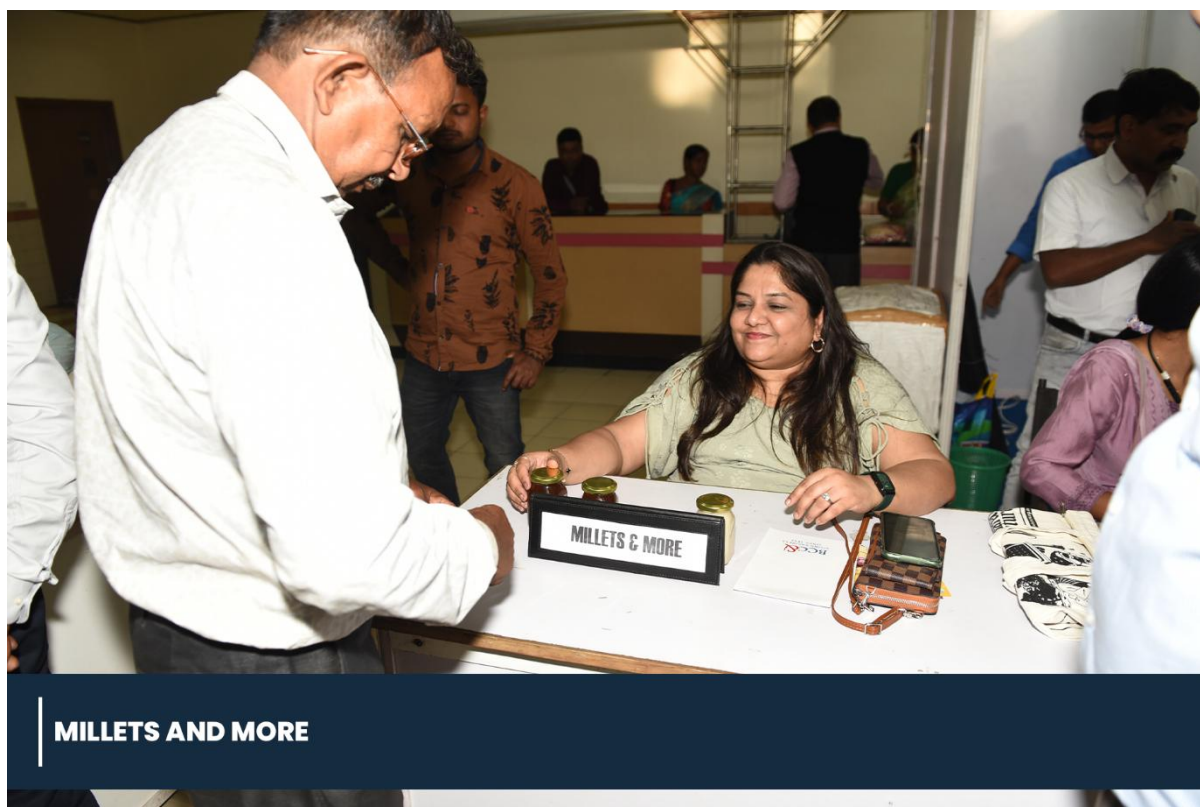
PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
On Farm Fresh Innovations Producer Company Limited	Paddy	Bulk procurement requirement	Bulk sourcing interest discussed.
Naskar Enterprise	Paddy	Bulk procurement requirement	Procurement opportunities discussed.
Dhipara Monalisha Sangha	Paddy	Bulk procurement requirement	Potential supply engagement discussed.

FIAM Farmer Producer Company Limited	Paddy	Bulk procurement requirement	Supply capability discussion held.
Greengangotri Farmer Producer Company Limited	Paddy	Bulk procurement requirement	Product sourcing discussion held.

Overall Observations from the Interaction with Lal Baba Rice

The discussions highlighted strong interest in paddy procurement from producer organisations capable of supplying bulk quantities. The interaction indicated opportunities for potential supply linkages between the buyer and participating FPOs.

Seller Interactions with Millets and More



The interaction with **Millets and More** focused on sourcing opportunities for honey from participating producer groups and cooperatives involved in honey production.

Seller-wise Interaction Summary

PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Madhukranti Bee Farmers' Welfare	Honey	Sample requirement	Sample requirement indicated at approximately 20 kg per month.
Nagarukhura-II Mahila Swanirvar Bahumukhi Sangha Primary Co-operative Society Limited	Honey	Sample requirement	Sample requirement indicated at approximately 20 kg per month.
Hemnagar Sundarban Dream	Honey	Sample requirement	Sample requirement indicated at approximately 20 kg per month.

Overall Observations from the Interaction with Millets and More

The discussions centred on honey sourcing opportunities from producer groups engaged in apiculture. Sample requirements were indicated for further evaluation of product quality and supply potential.

Seller Interactions with Gigi's Solutex Corporation



The interaction with **Gigi's Solutex Corporation** focused on procurement opportunities for key agricultural commodities including lentil, maize, and groundnut. The discussions primarily centred on evaluating supply capacity from participating Farmer Producer Organisations and assessing the potential for large-volume procurement.

Several producer organisations were requested to provide product samples for further evaluation. The quantity requirements discussed during the interaction indicate potential opportunities for substantial procurement volumes if product quality and supply consistency align with buyer expectations.

Seller-wise Interaction Summary

PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
On Farm Fresh Innovations Producer Company Limited	Lentil	Sample requirement and supply capacity	Sample requirement indicated with potential procurement

			volume of approximately 25 ton.
Jamaldaha Smart Farmers Producer Company Limited	Maize	Sample evaluation	Sample requirement indicated for maize with indicative quantity of around 25 ton.
Jagadish Chandra Bose Farmer Producer Company Limited	Groundnut	Product evaluation and sourcing potential	Sample requirement indicated with potential procurement volume of approximately 20 ton.
Biosree Farmer Producer Company Limited	Lentil	Sample evaluation	Sample requirement indicated with indicative procurement volume of approximately 25 ton.
Diamond Harbour I Agro Farmers Producer Company Limited	Maize	Sample evaluation	Sample requirement indicated with potential procurement volume of approximately 25 ton.
Chinsurah Mogra Krishok Samridhi Farmer Producer Company Limited	Product discussion	Supply capability discussion	Initial engagement discussion held regarding supply potential.

Overall Observations from the Interaction with Gigi's Solutex Corporation

The interaction highlighted strong procurement interest in staple agricultural commodities such as lentil, maize, and groundnut. The relatively large quantity requirements discussed during the session indicate potential for structured procurement partnerships with producer organisations capable of maintaining consistent supply volumes and meeting quality standards.

Seller Interactions with West Bengal Fresh Fruits and Vegetables Exporters' Association



WEST BENGAL FRESH FRUITS AND VEGETABLES EXPORTERS' ASSOCIATION

The interaction with the **West Bengal Fresh Fruits and Vegetables Exporters' Association** focused on sourcing opportunities for fresh vegetables from Farmer Producer Organisations. The discussion emphasised the need for reliable suppliers who can provide regular and consistent supply to meet market demand.

Participating FPOs engaged with the association to explore opportunities for supplying vegetables on a regular basis. The discussions also highlighted the potential scale of procurement, indicating opportunities for sustained supply relationships between producer organisations and the buyer network.

Seller-wise Interaction Summary

PARTICIPATING FPOs / SELLERS	PRODUCT CATEGORIES DISCUSSED	KEY DISCUSSION AREAS	INDICATIVE OBSERVATIONS AND WAY FORWARD
Joychandi Farmer Producer Company Limited	Vegetables	Regular supply requirement	Buyer expressed interest in identifying new suppliers capable of

			supplying vegetables daily with potential demand of approximately 50 ton per month.
Puspashree Kolaghat Farmer Producer Company Limited	Vegetables	Product sourcing discussion	Vegetable supply capacity discussed with indicative requirement of approximately 50 ton per month.
Chinsurah Mogra Krishok Samridhi Farmer Producer Company Limited	Vegetables	Supply capability discussion	Potential engagement discussed for vegetable sourcing with similar procurement scale.

Overall Observations from the Interaction with West Bengal Fresh Fruits and Vegetables Exporters' Association

The interaction highlighted opportunities for FPOs engaged in vegetable cultivation to establish supply linkages with buyers involved in fresh produce trade. The discussions emphasised the importance of consistent supply volumes and regular delivery schedules to meet market demand.

7. EXHIBITION STALLS

In addition to the technical sessions and B2B interactions, the programme also featured a dedicated exhibition segment designed to showcase agricultural products, rural enterprises and institutional support mechanisms for Farmer Producer Organisations and Self Help Groups. The exhibition area was strategically positioned around the B2B interaction space, enabling participants to explore the stalls during networking breaks and throughout the day.

The exhibition created a dynamic platform for organisations, institutions and FPOs to display their products and services while simultaneously interacting with buyers, development organisations and government stakeholders. Through this arrangement, participants were able to gain first-hand exposure to emerging rural enterprises, agri-based innovations and value-added agricultural products from across the region.

The stalls collectively highlighted the growing ecosystem of rural entrepreneurship, institutional support and market linkage initiatives aimed at strengthening agricultural value chains and rural livelihoods.

Key Exhibitors

Several prominent organisations and institutions participated in the exhibition, representing different segments of the agri and rural development ecosystem.

- **PAN Seeds** showcased its range of hybrid seeds and agricultural input solutions aimed at enhancing crop productivity and improving farm resilience. Representatives engaged with farmers and FPO members to discuss crop varieties, seed technologies and best practices in cultivation.
- **Agriculture Insurance Company of India Limited (AIC)** participated to create awareness regarding crop insurance and agricultural risk mitigation mechanisms. The stall provided information about insurance coverage available to farmers and producer organisations, highlighting the importance of financial protection against climate uncertainties and production risks.
- **APEDA (Agricultural and Processed Food Products Export Development Authority)** displayed information related to export opportunities for agricultural and processed food products. Officials interacting at the stall

guided FPOs and rural enterprises on export standards, certification requirements and international market linkages.

- **Grameen Foundation** presented its initiatives aimed at strengthening rural livelihoods through digital inclusion, capacity building and financial empowerment of smallholder farmers and rural communities.
- **Canara Bank** set up an institutional stall focusing on financial inclusion and credit access for rural enterprises. The stall provided insights on banking products, credit facilities and financial support schemes available for Farmer Producer Organisations, Self Help Groups and agri entrepreneurs.
- **Debra Agri Business Producer Company Limited**, which displayed a diverse range of agricultural and value-added products produced by its farmer members. The products showcased at the stall included **oilseeds, rice, millet-based products, spices and honey**, reflecting the organisation's efforts in promoting diversified agriculture and local value addition.





Exhibition Impact and Engagement

The exhibition segment witnessed strong engagement throughout the programme, attracting an estimated **footfall of more than 250 visitors**, including FPO representatives, agri entrepreneurs, buyers, exporters, financial institutions and development organisations.

Visitors actively interacted with exhibitors to understand product offerings, explore procurement possibilities and learn about institutional schemes and financial services available for rural enterprises. For many participating FPOs and organisations, the exhibition served as an important opportunity to present their products directly before potential buyers and industry stakeholders.

Overall, the exhibition significantly complemented the broader objectives of the programme by strengthening producer–market linkages, enhancing awareness regarding institutional support mechanisms and providing visibility to emerging FPO-led enterprises and rural products. The exhibition thus reinforced the programme’s larger vision of promoting a **market-integrated, collaborative and resilient rural economy aligned with the vision of Viksit Grameen Bharat**.

8. FPO & AGRI AWARDS CEREMONY

The programme concluded with the **FPO & Agri Awards Ceremony**, organised to recognise and celebrate outstanding contributions made by Farmer Producer Organisations (FPOs), Self Help Groups (SHGs), agri enterprises, agritech innovators and grassroots institutions towards strengthening India's rural economy and agricultural value chains.

The awards aimed to highlight exemplary initiatives in areas such as technology adoption, market linkages, sustainable agriculture, rural entrepreneurship, climate action and community-driven development. Through these recognitions, the event sought to encourage innovation, promote collective enterprise models and showcase successful examples that can inspire similar initiatives across rural India.

A diverse group of FPOs, SHGs, agribusinesses and organisations from different regions were honoured across multiple award categories. The award categories reflected the broad spectrum of activities shaping the rural development ecosystem, including foodgrain production, horticulture, fisheries, climate leadership, agritech innovation and grassroots community impact.

Key recognitions included the **Best Performing FPO of the Year**, awarded to organisations such as **Amrutalayam Farmer Producer Company Limited**, **Haranagar Farmers Producer Company Limited**, and **Basix Krishi Samruddhi Limited** for their strong performance in strengthening farmer collectives and improving market access for producers.

In the category of **FPO in Technology Adoption and Innovation**, awards were presented to **Beraberi Nabadiganta Farmer Producer Company Limited**, **Jamaldaha Smart FPC Ltd.**, and **Greengangotri Farmer Producer Company Limited** for demonstrating the use of technology and improved agricultural practices to enhance productivity and value chain efficiency.

The **Women-Led FPO Excellence Award**, supported by Grameen Foundation for Social Impact, recognised organisations such as **Niyajispur Deganga Farmer Producer Company Limited**, **Matir Kotha Farmer Producer Company Limited**, **Aamon Mahila Chasi Producer Company Limited**, and **Nabadaya Farmers Producer Company Limited** for their leadership in promoting women's participation in agriculture and rural enterprise.

Several Self Help Group collectives were also recognised under the **Outstanding SHG Collective Enterprise** category. Awardees included **Dhipara Monalisha Sangha, Shyama SHG, Udyamini Tant Producer Group, and Gorainagar Agnibina Sangha**, acknowledging their efforts in building sustainable community-led enterprises.

In recognition of innovation in the agri-startup ecosystem, the **Agri Startup of the Year** award was presented to **Sunil Agro Farm** and **Earth Story Farms Pvt. Ltd.** for their contributions in promoting entrepreneurial solutions in agriculture and allied sectors.

Awards for **Outstanding Agritech Innovation** were presented to **Onfarms Fresh Innovations Producer Company Limited, Sparshmani Organic Farms / Eximdoot,** and **Vedaantic Organic Research Foundation**, highlighting innovative approaches to technology-driven agricultural development.

The **Innovative Market Linkage Champion** category recognised organisations such as **Yawan Kissan Library for Information & Broadcasting Resource Authority, Shia Food & Beverage Private Limited, Paushtik Life,** and **Diamond Harbour – 1 Agro FPC** for their efforts in connecting producers with wider markets and strengthening value chains.

Additional recognitions were presented across several sector-specific categories including **Outstanding Livestock & Allied Sector Enterprise, Best Collective for Indigenous & GI Based Products, Cold Chain & Storage Innovation, Best Foodgrain Producer, Outstanding Fisheries & Aquaculture,** and **Excellence in Horticulture & Vegetable Production**, acknowledging organisations that demonstrated leadership and innovation in these critical agricultural sectors.

Special awards such as the **NGO Sustainability Champion Award, Climate Action Leadership Award,** and **Grassroots Impact Award** were presented to organisations working at the intersection of environmental sustainability, rural livelihoods and community empowerment.

The award ceremony highlighted the transformative role of collective institutions, grassroots innovators and rural entrepreneurs in shaping a resilient and inclusive agricultural economy. By recognising these achievements, the programme reinforced the importance of collaborative action, innovation and community leadership in advancing the vision of **Viksit Grameen Bharat – Vision 2030.**



9. CONCLUSION

The **Rural Connect & FPO–SHG Awards 2026**, organised by The Bengal Chamber of Commerce and Industry, successfully brought together a diverse range of stakeholders representing Farmer Producer Organisations, Self Help Groups, agri-enterprises, financial institutions, development organisations and government agencies on a common platform. The programme served as an important forum for dialogue, knowledge exchange and collaboration aimed at strengthening India's rural and agricultural ecosystem.

Through its structured sessions, exhibition, B2B interactions and award recognitions, the event highlighted the growing importance of collective institutions such as FPOs and SHGs in driving rural transformation. The discussions underscored the need for stronger market linkages, greater adoption of technology, improved access to financial services and enhanced value addition within agricultural value chains.

The technical sessions provided valuable insights into the role of partnerships, technology-enabled traceability, institutional support mechanisms and policy convergence in building resilient rural enterprises. The B2B interactions facilitated direct engagement between producers and buyers, helping participants understand market expectations, quality standards and procurement possibilities. The exhibition component further complemented these interactions by showcasing agricultural products, rural innovations and institutional initiatives supporting farmer collectives. The presence of multiple stakeholders from the public and private sectors reinforced the importance of multi-stakeholder collaboration in strengthening rural livelihoods.

The FPO & Agri Awards ceremony provided recognition to organisations that have demonstrated excellence in areas such as innovation, sustainability, market linkage, foodgrain production, horticulture, fisheries and grassroots community impact. These recognitions highlighted the significant role played by farmer collectives, rural enterprises and community organisations in strengthening agricultural productivity and rural entrepreneurship.

Overall, the programme reinforced the importance of building an integrated ecosystem that connects rural producers with markets, technology, finance and institutional support. The discussions and interactions during the event contributed to a broader understanding of the opportunities and challenges facing the rural sector, while also identifying pathways for strengthening

collective institutions and rural enterprises in alignment with the vision of **Viksit Grameen Bharat – Vision 2030**.

10. RECOMMENDATIONS

Based on the discussions, interactions and insights shared during the programme, several key recommendations emerged for strengthening Farmer Producer Organisations, Self Help Groups and rural enterprises.

Strengthening Market Linkages for FPOs and SHGs

There is a need to develop more structured platforms that facilitate direct interaction between producers and buyers. Regular buyer–seller meets, digital marketplaces and institutional procurement mechanisms can help FPOs and SHGs access larger and more stable markets.

Promoting Value Addition and Food Processing

Encouraging value addition at the local level can significantly improve income opportunities for farmers. Support for small-scale food processing units, branding initiatives and packaging infrastructure can enable rural enterprises to access higher-value markets.

Enhancing Access to Finance and Credit

Improving access to formal financial services remains essential for scaling rural enterprises. Financial institutions and development agencies may further strengthen awareness regarding credit schemes, insurance products and financial management practices among FPOs and SHGs.

Strengthening Capacity Building and Skill Development

Continuous training and capacity-building programmes are required to strengthen the managerial, financial and operational capabilities of farmer collectives. Training initiatives may focus on business planning, digital tools, market intelligence and quality compliance.

Promoting Technology Adoption in Agriculture

Technology-driven solutions such as digital platforms, traceability systems, precision farming tools and supply-chain management technologies can significantly enhance productivity and market efficiency. Encouraging adoption of such technologies can help rural enterprises become more competitive.

Encouraging Women-Led Rural Enterprises

Women-led FPOs and SHGs play a vital role in strengthening rural livelihoods. Targeted support in the form of training, credit access and market linkage initiatives can further enhance the participation of women in agricultural entrepreneurship.

Strengthening Institutional Collaboration

Greater collaboration between government departments, financial institutions, corporates, development organisations and farmer collectives is necessary to build a robust rural development ecosystem. Multi-stakeholder partnerships can facilitate knowledge sharing, resource mobilisation and coordinated programme implementation.

Promoting Sustainable and Climate-Resilient Practices

Given the growing impact of climate variability on agriculture, promoting sustainable farming practices and climate-resilient technologies remains essential. Awareness programmes, technical guidance and incentive mechanisms can support farmers in adopting environmentally sustainable practices.

