

LEARNING INTO ACTION CASE STUDY SERIES

# **GENDER-RESPONSIVE BUSINESS DEVELOPMENT SERVICES IN FARMER PRODUCER ORGANISATIONS**

A Comparative Case Study of All-  
women and Mixed FPOs



# 1. Executive Summary

Farmer Producer Organizations (FPOs) are member-owned companies of small and marginal farmers, typically operating within defined geographies, that pool resources and share capital to collectively access markets, inputs, and services. With over 44,460 FPOs registered in India and more than 10,000 established under government schemes by February 2025 (linking 30 lakh farmers, 40% women), FPOs represent a cornerstone of India's agricultural transformation strategy. As of July 2024, 810 FPOs (9.2%) out of 8,780 registered under the Central Sector Scheme for Formation and Promotion of 10,000 FPOs (CSS scheme) are 100% women-member FPOs, with women comprising approximately 35% of total registered farmers (PIB, 2024).

This case study is part of AMEA's Learning in Action series which evaluates potentially scalable approaches to support Agricultural Enterprises and deliver living incomes for farmers. The case studies are intended to feed into National BDS Roadmaps and create National debates that lead to improved investments in future initiatives targeting agricultural enterprises.



This case study, developed under AMEA's Learning into Action agenda, examines how Business Development Services (BDS) influence governance, capacity, and business performance through a comparative analysis of all-women and mixed-gender FPOs in India. The analysis draws on quantitative data from 30 FPOs (10 all-women, 20 mixed), with a combined membership of 27,000 farmers, and qualitative insights from structured questionnaires covering governance, leadership, and BDS effectiveness.

## KEY FINDINGS

Neither model is universally superior as indicated in the table below. The choice depends on whether program objectives prioritise rapid but volatile commercial growth or steadier growth which is grounded in strong, inclusive governance practices.



Performance Dimension	All-Women FPOs	Mixed FPO's
Growth Pattern	Steadier, incremental growth	Faster scaling but higher volatility
Board Meeting Compliance	100% hold meetings as mandated	Variable; 50-80% attendance
Decision-Making	100% consensus-based	Board-level but higher CEO influence
Risk Profile	Lower risk, minimal defaults	Higher risk, repayment stress cases
Member Retention	>90% after 2 years	70-95% after 2 years
Success Factor	Governance-first BDS + markets	Market-led BDS + governance

The BDS approaches for both types of FPOs have been successful in enabling FPOs to grow as businesses. BDS cost effectiveness is therefore high. However, BDS costs of 25 lakh may still prove to be too high to enable further scaling of the approach. It is therefore recommended that BDS providers are supported to experiment with more cost-effective approaches.

## 2. Study Approach

This comparative case study employs a mixed-methods approach, combining quantitative performance data with qualitative institutional assessment to understand how BDS design influences FPO outcomes across gender compositions. The two programs examined represent distinct BDS strategies shaped by FPO composition and maturity pathways.

### Sample Overview

*(One mixed FPO (Agrimitra) excluded as outlier due to exceptional revenue. Age distribution differs significantly between samples.)*

Parameter	All-Women FPOs	Mixed FPOs
Sample Size	10	19 (1 outlier excluded)
Age Distribution	All up to 3 years	Up to 3 (5), 4-6 (9), 7+ (5)
% Women Members	100%	26-59% (avg 44%)
Total Farmers	10,245	15,936
BDS Approach	Governance-first	Market-led
BDS Cost/FPO	Rs 18 lakh (CSS 10k prog)	Rs 25 lakh

## 3. BDS Approach, Data Analysis and Findings

- a** Approach with all-women FPOs prioritises institutional readiness before scale. BDS is deployed early in the FPO lifecycle and focuses on governance systems, statutory compliance, financial literacy, and leadership confidence.
- b** Approach with mixed-gender FPOs prioritises commercial performance and market integration, assuming a baseline level of organisational capacity. Gender components focus on board inclusion policies and capacity development frameworks.



### 3.1 Membership Aggregation



**Finding:** All-women FPOs aggregate members 56% faster than mixed FPOs of the same age.

FPO Age	All-Woman FPOs	Mixed FPOs
Up to 3 years	1,024 avg (+56%)	655 avg
4-6 years	N/A	771 avg
7+ years	N//a	1,145 avg



**Insight:** All-women FPOs leverage existing Self-Help Group (SHG) networks for rapid member aggregation. SHGs are informal associations of 10-20 women who pool savings and provide mutual credit—India has over 90 lakh SHGs with approximately 10 crore women members. This 'SHG foundation' provides pre-existing trust networks, governance experience, and collective decision-making norms that accelerate FPO formation.

### 3.2 Revenue Growth and Volatility



**Finding:** Mixed FPOs show higher absolute revenue but greater volatility; all-women FPOs show consistent growth with no declines.

FPO Type (Up to 3 yrs)	Y-0 (22-23)	Y-2 (24-25)	Volatility
All-Women (n=10)	₹4,409	₹67.7 lakh	0% decline
4-6 years	₹32.7 lakh	₹139.6 lakh	37% decline*



**Insight:** At comparable ages (Upto 3 years), mixed FPOs generate approximately twice the revenue of all-women FPOs. However, 37% of mixed FPOs experienced revenue decline in at least one year, compared to 0% of all-women FPOs. This suggests different risk profiles: all-women FPOs prioritise stability through cautious, incremental growth; mixed FPOs pursue higher-risk strategies.



### 3.3 Long-Term Sustainability



**Finding:** Mixed FPO revenue declines for FPOs aged 7+ years—a growth plateau indicating a strategic inflection point.

Mixed FPO Age	Count	Y0 Average Revenue
Upto 3 years	5	₹139.6 lakh
4-6 years	9	₹133.0 lakh
<b>7+ years</b>	5	<b>₹61.1 lakh (↓ 56%)</b>



**Insight:** Mixed FPOs aged 7+ years show 56% lower average revenue than younger mixed FPOs (₹61.1 lakh vs ₹139.6 lakh). This pattern is consistent with a growth plateau—a well-documented phenomenon in enterprise development where organisations reach a strategic inflection point requiring renewed investment, technology adoption, or market diversification to achieve the next S-curve of growth. Contributing factors may include market saturation, the exit of supporting organisations, or the need for business model evolution. *Note: No all-women FPO data available beyond 3 years for direct comparison. However, recent research indicates that women-led FPOs exhibit **4-13% higher survival rates** past government support periods compared to male-led FPOs, suggesting stronger long-term resilience (TCI-BIRD, 2026).*

### 3.4 BDS Cost-Effectiveness



**Finding:** Mixed FPO BDS demonstrates positive ROI; all-women FPO BDS includes ₹18 lakh under CSS 10K scheme plus supporting organisation interventions.

Metric	Mixed FPOs	All-Women FPOs
BDS Cost / FPO	₹25 lakh	Rs 18 lakh
Avg Revenue Growth	₹48.6 lakh	₹67.7 lakh
ROI	195%	Higher growth, costs not fully quantified



**Insight:** Mixed FPO BDS costs approximately ₹25 lakh (~\$30,500) per FPO over 18-24 months. Based on average revenue growth of ₹48.6 lakh, this yields 195% ROI. All-women FPO BDS costs were not systematically tracked. Qualitative evidence suggests higher per-FPO costs due to intensive handholding.

## 4. Key Comparative Insights

The following insights emerge from quantitative data analysis and qualitative findings from Key Informant Interviews (KIIs) with FPO leaders, CEOs, and supporting organisation staff:

Performance Dimension	All-Women FPOs	Mixed FPOs
Growth Pattern	Steadier, incremental growth	Faster scaling but higher volatility
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### CRITICAL FINDING: Gender Inclusion in Decision-Making

All-women FPOs demonstrate stronger governance outcomes: 100% hold Board meetings as mandated, 100% report women BoD attending >75% of meetings, and 100% make decisions by consensus rather than CEO dominance. Research confirms that FPOs prioritising women's membership and leadership deliver stronger empowerment outcomes than those treating gender as an afterthought (NABARD, 2022). For programs where genuine inclusion of women farmers in decision-making is a priority, all-women FPO structures provide a more effective institutional pathway than mixed FPOs, where women's participation often remains limited despite numerical representation.

## 5. Cross-Cutting Insights

- SHG foundations accelerate FPO formation. The 56% membership advantage (1,024 vs 655 members at same age) demonstrates that SHG networks—with their pre-existing trust, financial literacy, and collective decision-making experience—are an underutilised resource for FPO development.
- Governance-first BDS correlates with stability. All-women FPOs' 0% volatility correlates with governance-first BDS sequencing. Notably, 100% of all-women FPOs report Board meeting compliance, >75% BoD attendance, and consensus-based decision-making—compared to variable outcomes in mixed FPOs.
- Growth plateaus signal need for continued support. The 56% revenue stagnation in 7+ year mixed FPOs—potentially linked to supporting organisation exit—suggests that sustained BDS engagement may be critical for achieving the next phase of scaling.

- Social capital complements but does not replace market linkages. SHG roots enable early stability and governance strength but do not substitute for market access, buyer relationships, and value chain integration.
- Structural barriers require structural solutions. Land ownership constraints (women own only 12.8–14% of holdings) represent the most significant barrier to women-led FPO scaling. Additionally, issues pertaining to registration of all-women FPOs have been experienced, as farmer certificate require land ownership documentation—a prerequisite that excludes the majority of women farmers who work as tenant farmers or on family land not registered in their names.

## 6. Key Enablers and Challenges

Dimension	All-Women FPOs	Mixed FPOs
Key Enabler	SHG foundation; governance-first BDS; 100% board compliance	Market linkages; land collateral; buyer networks; 195% ROI
Key Challenge	Limited collateral; lower revenue; women's time constraints due to care responsibilities	Revenue volatility (37%); growth plateau at 7+ years
Key Opportunity	Leverage SHG networks at scale; add market linkage BDS	Governance-first BDS; mechanisms to increase women's decision-making participation

## 7. Data Limitations

- a Age distribution:** All women FPOs are under 3 years old; mixed FPOs range from 2–10 years. Direct comparison requires controlling for maturity stage.
  - b Qualitative data:** Complete governance questionnaire responses available for all 10 women FPOs but limited for mixed FPOs.
- Profitability:** Revenue data was available but data on profitability and break-even analysis was not available.



## 8. References

### Government and Policy Sources

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### Data Sources

- 7 NAFPO. (2024). BDS Case Study Data Collection [Dataset for 10 all-women FPOs].
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