



FROM FPO FORMATION TO ECONOMIC INTEGRATION IN INDIA: A MACRO-LEVEL ASSESSMENT OF POLICY AND INSTITUTIONAL SUPPORT

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Abstract

Farmer Producer Organisations (FPOs) have emerged as an important institutional mechanism for addressing the structural disadvantages faced by small and marginal farmers in India. Fragmented holdings, limited bargaining power, high transaction costs, weak access to institutional finance, inadequate post-harvest infrastructure, and uneven market access constrain individual producers' ability to participate effectively in agricultural value chains. This paper examines whether the expansion of FPO formation has been accompanied by comparable progress in financial integration, market integration and organisational sustainability. It adopts a descriptive, analytical macro-level research design based on secondary data from official government and institutional sources, with particular use of NABARD, the Small Farmers' Agri-Business Consortium (SFAC), the Ministry of Agriculture and Farmers Welfare, and the Economic Survey 2025–26. The analysis maps the evolution of FPO policy and the institutional architecture of support and examines formation, credit linkage, market linkage, digitalisation and selected state-level evidence. As of 31 July 2025, NABARD reported 6,219 registered FPOs with 2,903,239 shareholder members; 2,962 were credit-linked, and 4,585 were market-linked. These figures indicate that organisational formation and economic integration are related but distinct stages of FPO development. The paper therefore proposes a lifecycle approach—formation, stabilisation, commercialisation, expansion and graduation—and an outcome-oriented sustainability framework covering institutional strength, finance, markets, management, member outcomes and infrastructure. The paper argues that future policy monitoring should increasingly complement formation targets with indicators of active membership, business transactions, working-capital access, value addition, profitability and farmer-level benefits.

Keywords: Farmer Producer Organisations; agricultural policy; institutional support; collective action; agricultural marketing; rural development; credit; value chains; sustainability.

1. Introduction

Indian agriculture is characterised by a large number of small and marginal operational holdings and by substantial variation in farmers' access to finance, technology, infrastructure and markets. For an individual small producer, purchasing inputs in small quantities, aggregating output, meeting quality requirements, arranging transport, obtaining market information and negotiating with buyers can involve relatively high transaction costs. Collective organisation offers one institutional response to these constraints. Farmer Producer Organisations (FPOs) seek to aggregate producers while retaining farmer ownership and participation and can undertake activities ranging from input procurement and aggregation to grading, storage, processing, branding and marketing.

The policy relevance of FPOs has increased with the shift towards productivity enhancement, farmer income improvement, value addition and integration into organised agricultural value chains. India's Central Sector

Scheme for Formation and Promotion of 10,000 FPOs, launched in 2020, has substantially expanded public support. The Economic Survey 2025–26 reports that the scheme has a budget of ₹6,860 crore through 2027–28 and that 10,000 FPOs had been registered by 31 December 2025. The Survey also reports 4,698 FPOs on e-NAM by the same date. These national figures describe the broader programme landscape; they do not match NABARD's supported-FPO portfolio used for the detailed macro indicators in this paper.

However, formation alone does not establish that an FPO is an active and commercially viable farmer-owned enterprise. An organisation may be legally registered while having limited procurement, weak working capital, low member participation, inadequate managerial capacity or irregular market transactions. The central question addressed in this paper is therefore whether the expansion of FPO formation has been accompanied by comparable progress in financial integration, market integration and organisational sustainability.

The paper treats FPO policy as an integrated support ecosystem covering institutional formation, capacity building, finance, aggregation, market linkage, value addition, digitalisation and sustainability. It distinguishes administrative formation from economic integration and develops an outcome-oriented framework for assessing the progression of FPOs from initial formation to commercial autonomy.

2. Review of Literature

The literature on FPOs and producer organisations in India has expanded from questions of collective action and institutional design towards governance, finance, market access, managerial capability and sustainability. Nayak (2015) examined producer organisations in the context of policy, performance and design issues, highlighting the importance of institutional arrangements in determining the effectiveness of collective farmer organisations. Agarwal and Goyal (2022) documented the progression of FPOs in India and reinforced the importance of the policy and institutional environment surrounding their development.

A second strand of literature focuses on institutional strengthening and farmer empowerment. Lalitha, Viswanathan and Vinayan (2024), using evidence from Maharashtra, examined institutional strengthening of farmer producer organisations and its implications for small farmers. Such evidence indicates that organisational capability, participation and institutional support are closely connected to the effectiveness of collective action. Suresh and Sreejith (2024) identified financial constraints, infrastructure limitations, price instability and managerial capacity among the factors affecting FPO sustainability, while capacity building, branding, bargaining power and market access can strengthen performance.

A more recent strand examines performance, economic viability and sustainability. Veeram, Nikam and Ray (2025) analysed performance and impact using an institutional framework, while Nikam et al. (2025) examined factors influencing the economic viability of FPOs. Patil et al. (2025), through a systematic review, identified performance, sustainability, marketing, institutional support and policy implementation as major themes in the expanding FPO literature. Nema (2025) further highlights the role of NABARD in farmer empowerment through training and institutional support. Together, these studies suggest that FPO outcomes depend on more than registration; they require continuing organisational, financial, managerial and market capabilities.

Three broad themes emerge from the literature. First, collective organisation can reduce transaction costs and strengthen the bargaining position of small producers, but institutional design and governance matter. Second, finance, working capital, infrastructure and professional management influence the ability of FPOs to convert collective production into commercial activity. Third, sustainability depends increasingly on market integration, value addition, member participation and the quality of institutional support. The present paper builds on these strands by examining the national FPO support architecture as an integrated policy system rather than treating individual institutions or constraints in isolation.

3. Research Gap and Objectives

3.1 Research Gap

Existing research can broadly be grouped into four categories: performance studies of individual FPOs; member-level impact studies; state-, commodity- or region-specific case studies; and reviews of FPO challenges and institutional development. Comparatively less attention has been given to the national institutional architecture as an integrated policy system in which formation support, finance, credit linkage, market linkage, digitalisation

and sustainability are connected. A further gap concerns the analytical distinction between the number of organisations formed and the degree to which those organisations are economically integrated.

This paper addresses three related gaps. First, it provides an integrated view of the institutional architecture supporting FPOs. Second, it brings together formation, credit linkage, market linkage and digitalisation indicators from official sources. Third, it proposes an outcome-oriented progression from formation to operationalisation, economic integration and eventual sustainability. The study is descriptive and analytical rather than causal; it does not estimate the causal effect of any particular government intervention.

3.2 Objectives of the Study

To examine the evolution of FPO policy and institutional support in India.

To analyse the major financial, managerial, technological and market-support mechanisms.

To assess macro-level indicators of FPO formation, credit linkage and market linkage.

To develop an outcome-oriented framework for assessing FPO sustainability and policy effectiveness.

4. Conceptual Framework

The study adopts an Institutional–Finance–Market–Outcome framework. Public policy creates the enabling environment; national and state institutions provide financial and non-financial support; FPOs convert these resources into organisational and commercial capabilities; and those capabilities are expected to generate economic outcomes for farmer members.

Conceptually:

FPO Performance = f(I, F, C, M, T, SC)

where I = Institutional Support; F = Financial Support; C = Capacity Building; M = Market Support; T = Technology; and SC = State-Level Convergence. The framework treats finance, technology and state convergence as cross-cutting enablers rather than isolated outcomes.

The framework also distinguishes inputs from outcomes. FPO formation is an institutional output of the promotion process, whereas active membership, procurement from members, credit utilisation, market transactions, turnover, profitability, value addition and member benefits are closer to economic outcomes. A registered organisation may therefore represent successful institution formation without necessarily representing an active or financially sustainable business.

5. Methodology and Data Sources

The paper uses a descriptive, analytical, macro-level research design based primarily on secondary data. The principal period of policy analysis is 2011–12 to 2025–26, with particular emphasis on the institutional expansion following the 2020 Central Sector Scheme for Formation and Promotion of 10,000 FPOs. The analysis uses trend-oriented description, institutional mapping, ratio analysis and policy-content analysis.

The paper does not claim causal estimates because the available national administrative data are not designed as a controlled impact evaluation. The analysis therefore focuses on institutional coverage and observable differences between registration, credit linkage, market linkage and digital coverage. Where data from different institutions are used, the reporting universe and date are identified explicitly.

Table 1: Data source

information	Principal source	Reference period/date
NABARD-supported registered FPOs	NABARD	31 July 2025
NABARD shareholder members	NABARD	31 July 2025
NABARD credit-linked and market-linked FPOs	NABARD	31 July 2025
NABARD digitised FPOs and members	NABARD	31 July 2025
National 10,000-FPO achievement	Economic Survey 2025–26 / MoA&FW	31 December 2025
e-NAM FPO participation	Economic Survey 2025–26	31 December 2025
Scheme support instruments	SFAC / MoA&FW operational guidelines	Scheme period

Source: Author's design based on Secondary Sources

Note: NABARD's figures represent its supported FPO portfolio, whereas the 10,000-FPO figure describes the national programme. The two reporting frames are therefore not treated as identical populations.

6. Evolution of FPO Policy in India

The concept of FPOs evolved from India's longer experience with farmer collectivisation, including cooperatives and other producer collectives, and from the need to overcome the constraints associated with fragmented smallholder agriculture. Before the producer-company model, collective institutions helped farmers access inputs, credit, processing, and markets. The producer-company model introduced a distinct institutional form that combined member ownership and participation with a corporate legal structure and business orientation.

In 2000, the Y. K. Alagh Committee recommended Producer Companies combining the member-oriented principles of cooperatives with the business orientation of companies. The 2002 amendment to the Companies Act, 1956, followed this recommendation by introducing the producer-company framework. The development of producer companies provided an important legal foundation for the later expansion of FPOs as farmer-owned business organisations.

SFAC has played an important role in promoting farmer producer organisations and connecting small and marginal farmers with markets, technology, finance and agribusiness opportunities. NABARD subsequently expanded producer-organisation development through its promotion programmes, financial ecosystem and capacity-building initiatives. The policy trajectory therefore moved progressively from collective organisation towards business orientation, finance, market integration and value-chain participation.

A major policy milestone was the Central Sector Scheme for Formation and Promotion of 10,000 FPOs, launched in 2020. The Economic Survey 2025–26 reports a budget of ₹6,860 crore through 2027–28 and states that 10,000 FPOs had been registered by 31 December 2025. The scheme provides a broad package of support, including formation and promotion, management-cost support, equity assistance, credit-guarantee support, capacity

building and handholding. Implementing agencies engage Cluster-Based Business Organisations (CBBOs) for field-level mobilisation, formation, capacity building, business planning and market-linkage support.

Table 2: policy evolution of FPOs

Policy orientation	Approx. period	Main orientation	Institutional emphasis
Early producer-organisation phase	2000–2010	Collective action and aggregation	SFAC, NABARD and other promoting agencies
Producer-company and FPO expansion	2011–2019	Business orientation, market linkage and value addition	Producer Companies/FPOs, banks and development agencies
10,000-FPO scheme phase	2020–2023	Large-scale formation, registration and handholding	MoA&FW, SFAC, NABARD, NCDC and CBBOs
Consolidation and commercialisation	2024–2025	Finance, market integration, professional management and value chains	SFAC, NABARD, NCDC, banks, CBBOs and state agencies
Emerging sustainability and digitalisation orientation	2025 onward	Outcome measurement, digitalisation, value-chain integration and business sustainability	Multi-institutional convergence, digital platforms, financial institutions and state agencies

Source: Author's synthesis based on government and institutional policy documents.

7. Institutional Architecture of FPO Support

India's FPO support system is multi-layered. The Ministry of Agriculture and Farmers Welfare provides the national policy framework. SFAC, NABARD and NCDC operate as major implementing or supporting institutions under different components and programmes. CBBOs provide field-level handholding. State Governments contribute through convergence, extension, infrastructure and market institutions. Banks and other financial institutions provide credit subject to eligibility, repayment capacity and institutional credit assessment. Market platforms and value-chain agencies can provide additional channels for commercial integration.

The institutional architecture can therefore be understood as a sequence: policy and institutional inputs → formation and capacity building → FPO operations → finance and market integration → commercialisation and member outcomes. Farmer members remain the core of the system because an FPO's economic legitimacy ultimately depends on member participation, procurement, service use, and benefit distribution.

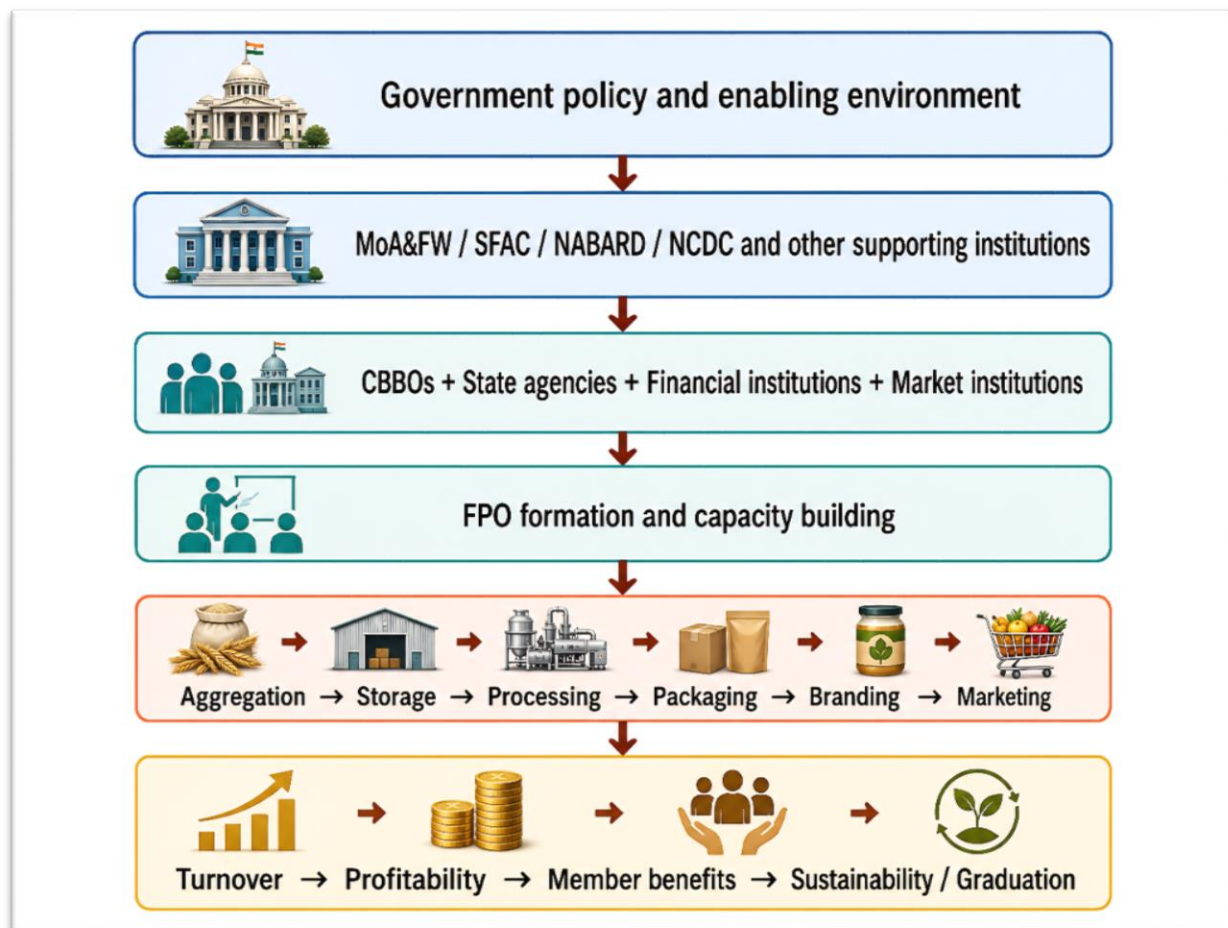


Figure 1. Institutional architecture of FPO support

Source: Author's conceptualisation.

8. Financial, Credit and Capacity-Building Support

Financial support is central to FPO policy because newly formed organisations often lack adequate equity and working capital. Under the 10,000-FPO scheme, SFAC documents provision of management-cost support of up to ₹18 lakh per FPO over three years, equity assistance of up to ₹2,000 per eligible farmer member subject to a ceiling of ₹15 lakh per FPO, and credit-guarantee support associated with eligible project loans up to ₹2 crore per FPO, subject to scheme conditions. Capacity building, training and skill development for CEOs, Boards of Directors and other stakeholders are also included.

These instruments address different constraints. Management-cost support helps meet early-stage organisational expenses; equity assistance strengthens the capital base and member ownership; credit guarantees are intended to reduce lending risk; and training builds managerial capability. The policy logic is therefore a portfolio of interventions rather than a single subsidy. The effectiveness of these instruments, however, depends on whether FPOs can convert institutional support into recurring business activity.

Access to finance matters particularly because agricultural procurement requires working capital before sales proceeds are received. A financially weak FPO may be compelled to sell quickly to intermediaries even when collective storage, grading or delayed sale could create additional commercial opportunities. NABARD has developed guidance for banks on financing FPOs and a performance-grading approach intended to support monitoring and credit linkage. Nevertheless, credit-guarantee availability does not equal actual credit utilisation. FPOs still require credible accounts, business plans, governance, repayment capacity and predictable cash flows. The policy challenge is therefore to convert guarantee and promotion mechanisms into timely, usable finance.

FPOs also operate simultaneously as farmer collectives and business entities. Their management requires knowledge of accounting, taxation, procurement, quality standards, logistics, digital systems, contracts and marketing. Professional managers can help translate member production into commercial transactions, but

professionalisation must remain compatible with farmer ownership, member participation and democratic governance.

9. Market Linkage, Value Chains and Digitalisation

The long-term economic significance of FPOs depends on their ability to move beyond aggregation into value-chain functions. A potential progression is aggregation → grading → storage → processing → packaging → branding → marketing → institutional sales or export. Each additional function can create value, but it also requires capital, technical expertise, quality control, logistics and market intelligence.

The Economic Survey 2025–26 reports that by 31 December 2025, e-NAM had registered around 1.79 crore farmers and 4,698 FPOs, covering 1,522 mandis across 23 states and four Union Territories. The same Survey reports that the 10,000-FPO scheme had reached 10,000 registered FPOs by that date. These developments indicate a growing connection between FPO policy, organised markets, and digital infrastructure.

Market linkage, however, should be interpreted as a business relationship rather than simply registration on a digital platform. Sustainable linkage requires repeated transactions, buyer reliability, quality compliance, logistics, price information and adequate working capital. Thus, platform participation should be treated as an enabling condition rather than conclusive evidence of commercial integration.

Digitalisation can reduce information asymmetry and improve record management, member databases, procurement, payments, inventory and market information. NABARD reported 6,407 digitised FPOs and 2,745,215 digitised members as of 31 July 2025, while noting that the digitised-FPO figure includes sanctioned/to-be-registered organisations. Digital coverage should therefore be evaluated by functional outcomes: transparency, credit assessment, market intelligence, payments, member services and business decision-making rather than by data entry alone.

10. Macro-Level Status and State-Level Evidence

NABARD's data as of 31 July 2025 provides a useful set of macro indicators for its supported FPO portfolio. It reported 6,219 registered FPOs with 2,903,239 shareholder members. Of these, 2,962 were credit-linked, and 4,585 were market-linked. NABARD also reported 100 CBBOs and 29 Resource Support Agencies. The digitised-FPO count was 6,407, including sanctioned/to-be-registered organisations, and is therefore not directly comparable with the registered-FPO count

Table 3: Macro indicators of FPOs

Indicator	Number	Analytical significance
Registered FPOs	6,219	Scale of institutional formation
Shareholder members	2,903,239	Farmer participation base
Credit-linked FPOs	2,962	Financial integration
Market-linked FPOs	4,585	Commercial/market integration
CBBOs	100	Field-level institutional support
Resource Support Agencies	29	Specialised support
Digitised FPOs*	6,407	Digital coverage

Digitised members	2,745,215	Digital member coverage
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*NABARD notes that the digitised-FPO figure includes sanctioned/to-be-registered organisations. Source: Author's calculations based on NABARD data.

Source: Author's frame

10.1 Selected State-Level Evidence

NABARD's state-level data show substantial spatial variation in the number of supported FPOs and shareholder members. The selected states below illustrate this variation. Average members per FPO is calculated by dividing shareholder members by registered FPOs and is included as a descriptive indicator of the membership base, not as a measure of organisational performance.

Table 4: Few states data on FPOs

State	Registered FPOs	Shareholder members	Average members/FPO
Andhra Pradesh	452	215,873	478
Karnataka	398	224,491	564
Madhya Pradesh	423	216,345	511
Maharashtra	489	206,468	422
Odisha	404	218,832	542
Tamil Nadu	464	302,009	651
Uttar Pradesh	456	235,503	516
West Bengal	404	208,084	515

Source: Author's calculations based on NABARD data as of 31 July 2025.

The variation may reflect differences in agricultural structure, institutional promotion, commodity concentration, infrastructure, state-level convergence and market conditions. The average-members indicator should nevertheless be interpreted cautiously: a larger membership base does not by itself establish stronger governance, higher turnover or greater profitability.

11. From FPO Formation to Economic Integration

A central finding of the macro analysis is that FPO formation and FPO economic integration represent different stages of institutional development. Registered FPOs indicate organisational creation, whereas credit linkage and market linkage provide stronger evidence of economic engagement. Using NABARD's 31 July 2025 figures, credit-linked FPOs represented approximately 47.6% of registered FPOs, while market-linked FPOs represented approximately 73.7%.

These ratios are descriptive indicators and should not be interpreted as measures of profitability, impact or causal effectiveness. They also apply to NABARD's supported portfolio rather than to all FPOs in India. Their analytical

value lies in showing that registration, financial integration and market integration do not move automatically at the same pace.

The policy implication is that FPO monitoring should distinguish at least four stages: (i) formation, (ii) operationalisation, (iii) financial and market integration, and (iv) independent sustainability. A policy framework that counts only formation may therefore overstate the economic maturity of the FPO ecosystem. The central transition is from an organisation that exists to an organisation that conducts regular business for and with its members.

Table 5: Different Economic Indicators

Indicator	Calculation	Interpretation
Credit linkage	$2,962 / 6,219 = 47.6\%$	Financial integration within NABARD-supported portfolio
Market linkage	$4,585 / 6,219 = 73.7\%$	Market integration within NABARD-supported portfolio
Registration	6,219	Institutional formation; not by itself, evidence of active business

Source: Author's calculations from NABARD data as of 31 July 2025. Ratios are descriptive and do not imply causality or profitability.

12. Major Institutional Challenges

12.1 Financial and Working-Capital Constraints

Procurement, storage and processing often require funds before sales proceeds are received. Inadequate working capital can prevent FPOs from exploiting their aggregation advantage and may encourage immediate sale through conventional channels.

12.2 Management, Governance and Compliance

The business complexity of FPOs requires competent managers, accountants, marketing personnel and boards capable of balancing commercial decisions with member interests. Statutory, accounting, taxation and reporting requirements can impose significant costs on small organisations where professional support is limited.

12.3 Member Participation and Organisational Sustainability

An FPO is sustainable only when farmers actively supply produce, purchase inputs or services, participate in governance and use the organisation's facilities. Passive shareholding weakens the collective business model because ownership without transaction participation may not generate sufficient operating revenue.

12.4 Market, Infrastructure and Value-Chain Constraints

Dependence on a single intermediary or buyer can limit bargaining power and value capture. Diversifying buyers and developing processing, grading, storage, branding, and logistics can reduce this dependence, but these activities require capital, technical expertise, and reliable market demand. Physical infrastructure therefore complements organisational support.

13. From Formation to Graduation: Policy Analysis

Macro evidence suggests viewing FPO policy as a lifecycle rather than a one-time formation programme. The lifecycle can be represented as: Formation → Stabilisation → Commercialisation → Expansion → Graduation.

Public support matters most in the early stages, but targeted interventions may continue where market failures, infrastructure gaps, or financing constraints prevent otherwise viable FPOs from scaling.

FPO development can be viewed as a stage-based process. At the formation stage, the primary requirement is mobilisation, registration and basic governance, with active membership serving as an important outcome indicator. During stabilisation, the focus should shift to management, accounting, and capacity building, reflected in regular operations and proper financial records. The commercialisation stage requires working-capital support and stronger market linkages, with turnover and repeat buyers indicating progress. At the expansion stage, processing, branding and access to finance become important, leading to greater value-added sales. Finally, at the graduation stage, FPOs should achieve business autonomy and operate with market discipline, with profitability and tangible member benefits indicating sustainable institutional performance.

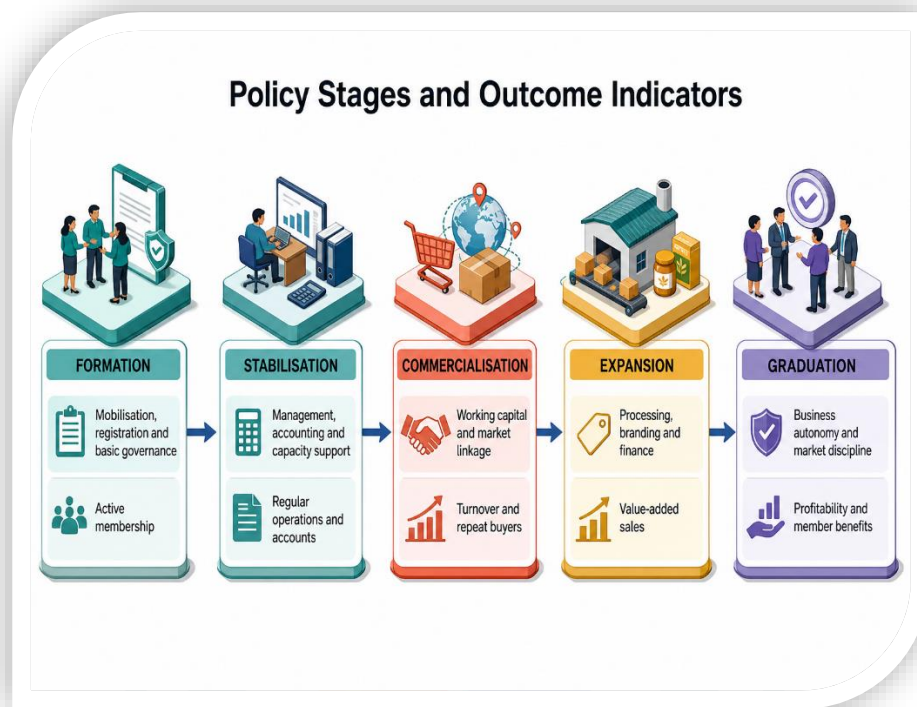


Figure2: The lifecycle of an FPO

Source: Author's framework.

14. Proposed FPO Sustainability Framework

This paper proposes an FPO Sustainability Framework based on six dimensions: institutional strength, financial access, market integration, managerial capability, member outcomes and infrastructure. The framework is intended as an analytical tool rather than a validated index. A future national FPO Sustainability Index could assign measurable indicators to each dimension after empirical testing and consultation with FPOs, financial institutions and implementing agencies.

Table 6: Dimensions of Sustainability Framework

Dimension	Illustrative indicators
Institutional	Board functioning, compliance, active membership
Financial	Equity, credit access, working capital, profitability

Market	Number of buyers, repeat transactions, market-linked sales
Management	Qualified CEO/manager, accounting, business planning
Member outcomes	Procurement from members, services, price/value realisation
Infrastructure	Storage, grading, processing, logistics and digital systems

Source: Author's proposed framework.

15. Policy Recommendations

Shift policy monitoring from FPO formation targets towards outcomes such as active membership, turnover, credit utilisation, market transactions, value addition, profitability and member-level benefits.

Strengthen working-capital finance by designing credit products around agricultural procurement cycles and using FPO business records, transaction histories, contracts and performance information in credit assessment.

Develop a national pool of trained FPO managers, accountants and marketing professionals, with incentives linked to measurable business outcomes rather than only formation numbers.

Promote value addition through grading, processing, packaging, branding and institutional marketing wherever economically viable and supported by adequate market demand.

Improve buyer linkages by connecting FPO clusters with food processors, retailers, exporters and institutional consumers through transparent digital and physical market mechanisms.

Strengthen state-level convergence among agriculture, horticulture, cooperation, rural development, food processing and marketing departments through coordinated FPO development plans.

Develop a national FPO data architecture covering registration, active membership, turnover, profitability, credit utilisation, market transactions, infrastructure, value addition, employment and farmer participation, while maintaining clear definitions and reporting dates.

Strengthen participation of women farmers and socially and economically disadvantaged producers while maintaining commercial viability and transparent member governance.

16. Limitations of the Study

The study is based primarily on secondary data and official administrative sources. Definitions, reporting dates, and institutional coverage may differ across agencies, and registration does not necessarily imply active business operations. NABARD-supported FPO data should not be treated as a complete census of all FPOs in India. The descriptive ratios used in the paper should not be interpreted as causal impact estimates, measures of profitability or direct measures of farmer income improvement. In addition, the proposed sustainability framework has not yet been empirically validated. Primary surveys, longitudinal FPO-level financial data and comparable member-level outcome indicators would be required to establish causal relationships between specific policy interventions and economic outcomes.

17. Conclusion

FPO policy in India has evolved from support for collective organisation towards a broader institutional architecture covering formation, capacity building, finance, credit guarantees, market linkage, digitalisation and value-chain development. The expansion of the 10,000-FPO programme represents a major increase in the scale of institutional formation, while the supporting roles of SFAC, NABARD, NCDC, CBBOs, state agencies and financial institutions have widened the support ecosystem.

The macro evidence nevertheless indicates that FPO formation should not be treated as synonymous with economic integration. NABARD's 31 July 2025 data show a substantial difference between registered FPOs and those that are credit-linked or market-linked. The evidence does not establish causality, but it demonstrates the importance of distinguishing institutional creation from financial integration, market engagement and eventual sustainability.

The paper therefore proposes a lifecycle perspective—formation, stabilisation, commercialisation, expansion and graduation—and an outcome-oriented sustainability framework covering institutional strength, finance, markets, management, member outcomes and infrastructure. Future policy evaluation should complement formation targets with measures of active membership, business transactions, working-capital access, value addition, profitability and farmer-level benefits. The transition from formation to economic integration is consequently the key analytical and policy challenge for the next stage of India's FPO development.

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