







The Farmer Producer Organisation (FPO) Market Access Playbook:

Lessons and Frameworks from a Community of Practice

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Foreword

Smallholder farmers are at the heart of global food systems. Their resilience, innovation, and leadership shape their communities as well as the stability and sustainability of markets worldwide. We believe that creating equitable opportunities begins with strengthening the systems that sustain people and communities.

Through our grant support in India and around the world, we aim to advance inclusive growth, ensuring that farmers of both genders have equitable access to resources, markets, and opportunities. By funding grantees like Vrutti build ecosystems that enable smallholder farmers to thrive, strengthen Farmer Producer Organizations (FPOs), and promote sustainable practices, we can benefit people and the planet alike.

Since 2018, the Walmart Foundation has been supporting smallholder farmers in India through the Market Access Program, and in 2023, we set a new five-year strategy to reach 1 million smallholder farmers by 2028 with at least 50% women. These grants continue to focus on enabling grantees to better support capacity building for FPOs, expanding access to market linkages so that they can participate in commercial opportunities more seamlessly, and training farmers on sustainable farming methods and technology, with a particular focus on empowering women farmers.

We remain committed to fostering systems where farmers thrive, enterprises grow, and communities prosper for generations to come.

— Walmart Foundation



Preface

Farmer Producer Organizations (FPOs) stand at the intersection of rural livelihoods, agricultural transformation, and market systems. They embody a powerful opportunity that translates collective strength into scale, better market access, and improved farmer incomes. They do this while continuing to navigate challenges of governance, business orientation, and market integration.

Business Support Organizations (BSOs) promote and strengthen FPOs by building their governance, financial, and market capabilities. The FPOs are supported in their efforts by these BSOs who plug in the gaps and help the FPO build capabilities.

The Community of Practice (CoP), supported by the Walmart Foundation and anchored by Vrutti, became a shared forum for BSOs across the country to collaborate, learn, and strengthen FPOs. Through this effort, Vrutti worked alongside 14 BSOs with a reach over 500 FPOs to identify practical solutions to these challenges through collective reflection, shared learning, and peer exchange.



The CoP serves as a space for peer exchange, reflection, and shared problem-solving. Members come together through workshops, webinars, and peer learning sessions to share onground experiences, discuss challenges, and draw practical insights from each other's work. This process helps adapt approaches to local contexts, scale effective practices, and strengthen outcomes across programs and geographies. By promoting evidence-based practices and nurturing a culture of continuous learning, the CoP strengthens BSOs capabilities and contributes to more inclusive, resilient, and market-ready FPOs.

The organizations involved in the CoP include:

- ❖ ACCESS Development Services
- Action for Social Advancement (ASA)
- Bharatiya Agro Industries Foundation (BAIF)

- Collective Good Foundation (CGF)
- Grameen Foundation
- ❖ ISAP India Foundation
- ❖ Professional Assistance for Development Action (PRADAN)
- ❖ Self-Reliant Initiatives through Joint Action (SRIJAN)
- ❖ SM Sehgal Foundation
- ❖ SwitchOn Foundation
- ❖ TechnoServe
- Transform Rural India Foundation
- ❖ Vrutti
- ❖ Watershed Organization Trust (WOTR)

The CoP reflects the Walmart Foundation's commitment to strengthen the ecosystem that supports smallholder farmers, women entrepreneurs and empower organizations to drive sustainable, long-term improvements in rural livelihoods.

This Playbook is a product of the journey the CoP has taken together. It captures the methods, frameworks, and field-tested lessons that emerged from real collaboration from committed BSOs, FPO leaders and other CoP participants.



About Vrutti

Vrutti is a livelihood impact organization that enables small producers and entrepreneurs to enhance their income, resilience, and dignity through ecosystem transformation. By weaving together market access, financial facilitation, digital technologies, and institutional architecture, Vrutti builds regenerative and inclusive enterprise systems that empower communities to lead their own growth.

Grounded in action research, deep community engagement, and collaborative orchestration, Vrutti develops models that connectsmallholder farmers, artisans, women fish vendors, and micro-entrepreneurs to sustainable market opportunities. Its work bridges fragmented systems and breaks siloed thinking—nurturing entrepreneurial capabilities, strengthening collective institutions, and fostering environmental stewardship.

Rooted in the principles of equity, inclusion, and ecological responsibility, Vrutti combines social innovation with business acumen to deliver measurable, lasting impact across diverse geographies. At its core, Vrutti champions entrepreneurial dignity — recognizing small producers as key drivers of economic and social progress.

This playbook was developed by Vrutti Livelihood Impact Partners, supported by Walmart Foundation.

About Walmart Foundation

Walmart.org represents the philanthropic efforts of Walmart and the Walmart Foundation. The Walmart.org team works to tackle key social and environmental issues relevant for the retail sector in collaboration with others to spark long-lasting systemic change

Guided by Walmart's mission to help people save money and live better, the Foundation focuses on addressing root causes and strengthening the systems that sustain inclusive economic growth. The Foundation's India portfolio aims to strengthen FPOs and expand market access to improve smallholder livelihoods — through direct BSO engagement and digital platform partnerships.

To learn more, visit www.walmart.org



Executive Summary

This playbook is a working companion, designed to help Business Support Organizations (BSOs) and Community of Practice (CoP) facilitators move from shared learning to field implementation. It distills how a year-long CoP, anchored by Vrutti, translated peer exchange into practical systems, disciplined routines, and collaborative action. With this, organizations can strengthen the Farmer Producer Organizations (FPOs) they support without turning the CoP into a problem-solving helpdesk.



1. Purpose and Audience

This playbook defines what a CoP is (and is not), why it matters for strengthening farmer institutions. It frames the CoP as a facilitation practice and not just a delivery mechanism, positioning BSOs as the bridge from learning to implementation.



2. How to Run a CoP (Process & Roles)

This playbook lays out a clear, field-tested process - Scoping → Planning → Implementation - with checklists, outputs, and role clarity. It emphasizes the CoP facilitator's stance: facilitate, don't prescribe, curate expertise, document learning, and maintain rhythm without creating dependency.



3. What Emerged in Practice

This playbook synthesizes the thematic shifts observed across CoP partners.

- Market Access: moving from ad-hoc deals to market preparedness (shared language, buyerreadiness tools, taskforces, and disciplined engagement).
- Financial Systems & Financing: shifting from credit-chasing to liquidity management (cash-credit lines, cash-and-carry input sales, blended finance awareness).
- Technology Enablement: piloting practical tools to improve visibility and accountability.





4. Principles for Future CoP facilitators

The playbook distills facilitation principles that made the CoP work:

- build trust before openness
- balance structure with flexibility
- stay focused on systems (not one-off fixes)
- start with quick wins, sustain with reflection
- enable reciprocity
- design for scale without losing intimacy.

These principles help new CoP facilitators replicate the spirit and not just the structure of the approach.





5. Lessons and Resources from the Field

The playbook shares field-tested lessons that partners keep returning to:

- market realities (quality is non-negotiable)
- finance follows trust
- design institutional architecture for function (not form)
- ❖ use tools as enablers (not ends).

It highlights proprietary tool categories without disclosing IP and introduces four case-studies (linked via QR codes) that document how real FPOs progressed on governance, finance, markets, and inclusion.

The playbook concludes with collective outcomes i.e., trust-led collaborations, knowledge exchange, and early joint initiatives, showing how learning compounded across organizations. It has been designed as a working companion to help practitioners move from collective learning to market action. It brings together the shared experiences, tools, and strategies developed through the CoP and translates them into a roadmap for strengthening FPOs and enabling meaningful market access.

This playbook is a practical roadmap for facilitators. It shows how to convene, coach, and coordinate a learning network so that knowledge turns into systems, systems into credibility, and credibility into outcomes - owned and driven by the organizations closest to the field.



How This Playbook is Meant to Be Used

- As a practical toolkit pick and use sections based on immediate priorities to strengthen FPOs and the BSOs that support them.
- As a facilitator's guide for CoP anchors who create trusted spaces for BSOs to learn from one another, exchange expertise, and co-develop resources that serve farmer collectives.
- As a shared language to align BSOs, donors, and FPO leaders around common goals of inclusion, commercial readiness, and sustainability.
- As a learning companion helping anchors and BSOs feed insights back into the Community of Practice for continuous evolution and collective action.
- As a bridge connecting community engagement with market action, grassroots energy with commercial opportunity.

Together, we can move from fragmented, isolated efforts to a cohesive movement for market-ready farmer institutions-anchored in collective strength, inclusion, and sustainable growth.





Who This Playbook Is For

This playbook is designed for those working to strengthen Farmer Producer Organizations (FPOs) and the ecosystem around them. It supports:

- Business Support Organizations (BSOs) to build commercial orientation and guide FPOs using practical business tools;
- Community of Practice (CoP) facilitators to facilitate collective learning, structure collaboration, and sustain momentum; and
- ♦ **Donors and partners** to invest in scalable, evidencebased models that build resilient, market-ready farmer institutions.

While FPO leaders and farmers remain the ultimate beneficiaries, this Playbook primarily equips facilitators and enablers with the frameworks, tools, and shared language needed to translate learning into action.





Building a Community of Practice (CoP)

1.1. What is a CoP?

A Community of Practice (CoP) is a structured platform where organizations facing similar challenges come together to learn, exchange, and act. Unlike a one-off workshop, a CoP is ongoing. It builds trust among members, captures field experiences, and turns them into practical solutions that can be applied by all.

For Business Support Organizations (BSOs) and Farmer Producer Organizations (FPOs), this means moving from working in silos to becoming part of a shared ecosystem that supports farmer-market linkages.

1.2. Why a CoP in the FPO Space?

BSOs supporting FPOs often have strong community ties but face common barriers: fragmented efforts, limited commercial skills, and repeated trial-and-error. A CoP directly addresses these gaps by:

- Bridging knowledge gaps giving BSOs access to tested strategies on business models and plans, governance, finance, and technology.
- Reducing duplication pooling tools, templates, and case studies instead of each BSO "reinventing the wheel."
- Accelerating capacity building using peer mentoring and shared resources to move faster from theory to practice.
- Strengthening influence helping BSOs align their approaches when engaging with buyers, donors, and ecosystem partners.
- Embedding continuous learning creating an ongoing culture of reflection, adaptation, and innovation.

In short: a CoP multiplies the impact of individual BSO efforts by aligning them into a coordinated movement.



1.3. Our Theory of Change

If BSOs join a CoP that is collaborative and well-facilitated:

- They gain access to diverse models, tools, and expert insights.
- They improve their ability to guide FPOs on market access, governance, finance, and digital adoption.
- They reduce costs and delays by learning from peers rather than starting from scratch.

As a result:

- » FPOs become more reliable, market-ready, and sustainable.
- » Farmers (especially women) see higher incomes and stronger roles in decision-making.
- » The agricultural ecosystem becomes less fragmented and more resilient.

1.4. Role Matrix – Who Makes the CoP Work

1. CoP Facilitator / Anchor

- Who they are: A senior Business Support Organisations (BSOs) leader.
- What they bring: Strong facilitation, communication, and relationship-building skills; deep FPO experience; ability to create inclusive spaces.
- Networks & connections: Links across BSOs, industry experts, financiers, and government actors.
- Why the CoP depends on them: Guides the CoP's direction, keeps discussions actionable, ensures all voices are heard, and maintains momentum.

2. Peer Learners

- Who they are: Program staff from BSOs engaged in Farmer Producer Organisation (FPO) engagement.
- What they bring: Curiosity, collaborative mindset, and openness to experimentation.
- Networks & connections: Connections within their own organizations and local FPOs.
- Why the CoP depends on them: They ask questions, share challenges, and validate learnings from peers, ensuring discussions stay grounded in practical realities.

3. Industry Experts

- Who they are: Buyers, financiers, input suppliers, policy advisors, or market specialists.
- What they bring: Practical insights, technical expertise, strategic guidance, and market insight.
- Networks & connections: Broader market, financial, and policy networks.
- Why the CoP depends on them: Connects CoP discussions to market realities, helps design scalable solutions, and introduces resources, funding, or opportunities for FPOs. Shares real-world experiences, innovative approaches, and market-relevant knowledge that drives learning and adoption.

4. Documentation & Knowledge Manager

- Who they are: Resource person focused on capturing knowledge.
- What they bring: Storytelling, knowledge curation, and documentation skills; attention to detail.
- Networks & connections: Engages with all contributors and participants.
- Why the CoP depends on them: Ensures that learnings, case studies, and resources are captured, organized, and shared for ongoing application.

5. Advisors

- Who they are: Senior leaders from funders, government agencies, or strategic partners.
- What they bring: Advisory perspective, strategic insight, and sector influence.
- Networks & connections: Policy, funding, and market networks.
- Why the CoP depends on them: Provides external validation, strategic guidance, and credibility to CoP outputs.



1.5. Six Pillars of a Strong CoP



Community & Trust –

Build trusted spaces, set shared norms, and invest in regular interaction.



Knowledge Exchange –

Organise peer learning, curate case studies, and share "ready-to-use" resources.



Problem-Solving –

Form taskforces to address systemic barriers and test innovative approaches.



Shared Resources –

Develop a central library of templates, market intelligence, and frameworks.



Exposure to Models –

Document and showcase what works in different regions and commodities.



Collective Action –

Align for joint action, buyer engagement, and ecosystemwide initiatives.





1.6 Setting up the CoP Process

The CoP journey has three main phases:



Documentation and reflection will run across all three phases.

Scoping Phase

This is the most critical step to set up the CoP. BSO leaders have diverse priorities and often competing interests. Unless expectations are aligned at the outset, the CoP risks becoming fragmented. The CoP facilitator must bring together the senior leadership of all participating BSOs for at least one in-person workshop

The purpose is to:

- Establish clarity on what the CoP is and is not.
- Agree on 3–4 thematic areas the CoP will focus on (e.g., market access, finance, governance, technology).
- Define the boundaries what the CoP will not attempt to solve (e.g., individual FPO troubleshooting).
- Identify the Point of Contact (PoC) from each BSO who will stay engaged through the journey.

Outputs from this phase:

- Shared understanding of CoP objectives and boundaries.
- ❖ Prioritized list of 3–4 thematic focus areas.
- Documented agreement on expectations and roles.
- ❖ List of BSO PoCs with commitments secured.

Checklist for the anchor during the Scoping Phase:

- ✓ Have expectations and limitations of the CoP been clearly articulated?
- ✓ Have all BSOs agreed to the top 3–4 focus areas?
- ✓ Have points of contact (PoCs) been formally nominated by each BSO?
- ✓ Has a note of the agreements and priorities been circulated to all?

Planning Phase

While the scoping phase brings everyone together, the planning phase dives deeper at the level of each BSO. The anchor must meet each BSO individually, ideally through physical visits to their office or field area.

This phase has three key purposes:

- Re-establishing context: Since some staff may not have attended the scoping phase, it is important to restate the purpose, thematic focus areas, and boundaries of the CoP.
- Surfacing challenges and strengths: Each BSO should be asked:
- » What challenges are you facing in your focus areas?
- » What kind of support do you need from peers?
- » What strengths can you contribute to others? This "asks and gives" framework builds reciprocity.
- Stability of participation: BSOs often rotate staff, which breaks continuity. The anchor should stress the importance of consistent participation and secure commitments for the same PoCs to stay involved.

Outputs from this phase:

- A documented "asks and gives" matrix for each BSO.
- Consolidated list of quick wins that can be addressed in the short term (e.g., buyer database, scheme database, business plan templates etc).
- Confirmation of stable PoCs.



Checklist for the anchor during Planning:

- ✓ Has each BSO's challenges and asks been captured clearly?
- ✓ Has each BSO also articulated what they can contribute to others?
- ✓ Has the "asks and gives" been documented and shared back with the BSO?
- ✓ Have quick wins been identified and prioritized?
- Has continuity of participation been confirmed with BSO leadership?

Implementation Phase

Once the scoping and planning phases are complete, the CoP moves into the Implementation Phase, where ideas and agreements are translated into action. This phase focuses on two parallel tracks – delivering quick wins and addressing BSO "asks and gives" through structured interventions.



The purpose of the Implementation Phase is to:



Translate CoP plans into visible, measurable action.



Deliver early results ("quick wins") to build trust and demonstrate value.



Address the consolidated "asks and gives" through collaborative learning and solution-sharing.



Strengthen accountability, peer learning, and motivation across BSOs.



Build a repository of practices, tools, and resources that capture collective learning.

Key Components



1. Quick Wins

Quick wins are short-term, tangible outputs that demonstrate immediate value and strengthen engagement. These should ideally be achieved within the first two months.

Responsibilities of the CoP Facilitator:

♦ Initiate databases and templates:

- » Begin with the facilitator's own buyer contacts to create a preliminary buyer database.
- » Prepare draft templates for buyer information, government schemes (central and state), and business plans.

♦ Facilitate BSO input:

- » Share draft templates with BSOs and gather their suggestions for additional fields or formats.
- » Achieve consensus on final versions before dissemination.

Outputs:

- Finalized buyer database and template shared with all BSOs.
- Finalized government schemes template.
- Draft business plan template for BSO/FPO use.



2. Consolidation of Asks and Gives

Parallel to delivering quick wins, the facilitator must consolidate and act upon BSO inputs captured during the planning phase.

Process:

- Review all "asks and gives" from BSOs and categorize them under thematic areas (e.g., market access, finance, technology, governance).
- ♦ Identify:
 - » Common asks requests raised by multiple BSOs.
 - » Unique asks specific to one BSO.
- » Gaps areas with no existing expertise among BSOs.

Addressing the Asks:

- ♦ Common Asks:
- » Plan workshops (2-day or longer) to address multiple BSOs simultaneously.
- » Prepare detailed agendas, field visits, and resource materials at least two months in advance.
- » Ensure continuity of participation from BSO leaders.
- » Include peer networking and experience-sharing sessions.

Unique Asks:

- » Facilitate peer-to-peer connections between BSOs with relevant expertise.
- » If expertise is unavailable within the CoP, engage external experts.

Real-time Asks:

- The second of th
- Record and circulate these sessions to all BSOs for wider access.

Outputs:

- Completed thematic workshops with documented learnings.
- Peer-support connections established for unique asks.
- Virtual sessions conducted and shared for timesensitive topics.



3. Post-Workshop Follow-up and Accountability

Each BSO should translate workshop learnings into actionable steps for their FPOs.

Responsibilities:

- Present key takeaways and implementation plans.
- Identify specific actions to execute within their organizations.
- Form BSO-led task force groups for accountability; the facilitator supports coordination but BSOs own results.

Ongoing cadence:

- Maintain monthly check-ins to review progress, identify challenges, and assess support needs.
- Plan additional interventions if required before the next workshop.

Outputs:

- Monthly progress updates from BSOs.
- Documented follow-up actions and implementation status.



4. Recognition and Motivation

Acknowledging contributions builds morale and a culture of sharing.

Responsibilities:

- Publicly recognize BSOs that contribute to the "gives" pool.
- Celebrate milestones and success stories through CoP communication channels.

Outputs:

- Recognition notes, announcements, or features shared across the CoP network.
- Increased peer motivation and engagement.



5. Documentation and Reflection

Capturing the journey of implementation ensures learning is retained and reused.

Responsibilities:

- Record all sessions, workshops, and peer exchanges.
- Document best practices, templates, and case studies.
- Use these materials to strengthen CoP knowledge management and inform future cycles.

Outputs:

- Updated CoP resource repository with tools, templates, and learnings.
- Compilation of best practices and case examples for dissemination.

Checklist for the CoP Facilitator during the Implementation Phase

- ✓ Have quick wins been delivered within the first two months?
- ✓ Have all BSO "asks and gives" been categorized and addressed through appropriate interventions?
- ✓ Have post-workshop action plans and follow-up mechanisms been established?
- ✓ Are BSOs demonstrating accountability and peer support?
- ✓ Have contributions and successes been recognized publicly?
- ✓ Has comprehensive documentation been maintained for future reference?

Overall Output of the Implementation Phase

- To move from plans to practice
- Building trust, enabling collaboration, and delivering measurable value to BSOs
- Enabling FPOs through actionable interventions, shared learning, and sustained engagement.

1.7. Measuring Success

A CoP is only valuable if it delivers outcomes. Success is tracked on four fronts:

- Engagement Are members active, contributing, and building trust?
- Collective action Are members solving problems together and influencing the wider ecosystem?
- SSO capability Are skills, efficiency, and adaptability improving measurably?
- FPO outcomes Are market linkages stronger, governance cleaner, and farmer incomes higher?

When these dimensions align, the CoP becomes a catalyst for transformation, thereby enabling BSOs to grow stronger, FPOs become commercially viable, and farmers thrive in modern markets.



1.8. Scaling and Sustaining the CoP

The CoP itself is proof of concept. By pooling experiences, failures, and resources, it creates shared knowledge that no single organization could produce.

- What worked: peer learning, cross-BSO linkages, template sharing.
- Lessons for replication: keep it lightweight, practitionerdriven, problem-focused.
- Pathways for sustainability: embed in networks, align with financing institutions, and design for continuous resource sharing.

The CoP showed that learning together is not a luxury — it is the only way to solve problems that no single actor can address.

Why it matters: The CoP ensures continuous learning, problem-solving, and knowledge-sharing among BSOs and FPOs. Without it, gains remain fragmented and fade once projects close.



Pathways to Scale:

- Expand membership bring in more BSOs, FPO clusters, and support institutions.
- Diversify formats use workshops, digital groups, mentoring, and exposure visits.
- ♦ **Geographic spread** replicate the CoP model across states and value chains.

Pathways to Sustainability:

- Institutional embedding link the CoP to existing mesoorganisations, federations, or academic/technical bodies.
- Resource models combine donor support, member contributions, and private sector partnerships.
- Continuous content flow keep updating caselets, tools, and templates so the CoP remains relevant.
- Leadership rotation encourage different BSOs and FPO leaders to take facilitation roles.

Indicators of CoP Sustainability:

- Regular participation and peer-to-peer exchange without heavy external push.
- Continuous production and use of tools, caselets, and shared resources.
- Recognition of the CoP by government, buyers, or donors as a credible ecosystem platform.
- A mix of funding streams (donors + members + partners) that reduces reliance on a single source.



CoP sustainability ensures that learning and collaboration continue beyond project cycles. FPO sustainability ensures that farmer businesses are commercially viable and independent. Together, they create a resilient system where farmer prosperity is both scalable and enduring.

FPOs don't become market-ready in isolation. Their journey from formation to commercial maturity is shaped by the strength of the ecosystem that surrounds and supports them. That ecosystem is where the CoP positions itself.

The CoP is where capacity is built, strategies are tested, and trust is formed among BSOs, ecosystem partners, and eventually, the farmers themselves. Market access, in turn, is where these shared capacities are translated into tangible economic outcomes.



Case Study 1

Sangam and Samakhya: A winning confluence of village cooperatives and a federation.

The journey of Sri Satya Sai Farmers Mutually Aided Cooperative Federation Limited (S3F-MAC)

Over fifteen years, S3F-MAC has evolved into a robust, farmer-owned federation of 31,400 members from 318 cooperatives across three districts. In 2024–25 it had a turnover of ₹203 Million and additional Minimum Support Price (MSP) procurement of ₹120 Million. Its real strength lies in sustained member capital mobilization of ₹23 Million from individual farmers and ₹19 Million from village cooperatives.

This anchored autonomy and creditworthiness. Some of the key practices to emulate include:

- Building sustainable farmer institutions is a decade-long journey of patient accompaniment and business learning, not a short-term project.
- S3F-MAC's "TDS for equity" model made every transaction a capital contribution, deepening member ownership and financial resilience.
- Frugal, functional management using shared spaces ensures efficiency and accountability without wasteful infrastructure.
- Visionary grassroots leadership, like that of Mr. Ashwath Dashrath Reddy, builds trust, unity, and enduring stewardship.

The federation demonstrates that long-term accompaniment, federated governance, and disciplined capital formation can convert cooperatives from subsidy-dependent groups into self-reliant agribusiness institutions balancing social mandate and commercial success.



Scan the QR code to explore the full narrative, data insights, and voices from the field.





Editor's Note: This Playbook's Halfway Mark

2.1. Why is a Bridge Needed?

The Community of Practice (CoP) is a powerful space for reflection, shared learning, and strategy-building among Business Support Organizations (BSOs). But learning alone is not enough. What ultimately matters is how that knowledge translates into field practice — into systems, decisions, and habits that change how Farmer Producer Organization (FPOs) work.

This is where a bridge is needed — between learning and implementation. Without it, CoPs risk becoming discussion forums that generate ideas but not outcomes. The goal is to ensure that every insight, tool, or approach developed collectively finds its way into real action within BSOs and, through them, the FPOs they support.

The playbook helps anchor this bridge. It ensures that there is a framework for the systemic application of what is learned together, applied, tested, and refined on the ground. In doing so, it converts shared learning into measurable progress for farmer institutions.

To move from community to commerce, we need a bridge — a structured pathway that connects the learning environment of the CoP with the implementation realities of BSOs and FPOs. It ensures that collective insight turns into field action, and shared understanding translates into measurable results.

2.2. The Four Anchors of the CoP-Market Access Bridge

1. Shared Language → Market Clarity

Through the CoP, BSOs develop a common understanding of what market access actually means-from buyer expectations to quality and compliance. This shared language helps them guide BSOs with precision.

2. Collective Capacity - Institutional Strength

CoP learnings are embedded in BSO workflows, strengthening the governance, pricing strategies, and operational discipline of the FPOs they support. Market access depends on this institutional readiness.

3. Toolkits → Action Pathways

The CoP curates tools-buyer engagement trackers, pricing calculators, quality checklists-that are applied in real time by FPOs to negotiate, deliver, and sustain market relationships.

4. Peer Support → Risk Mitigation

Markets involve risk. Through the CoP, BSOs access collective experience to anticipate pitfalls (e.g., payment delays, quality rejections) and support each other and their FPOs to navigate them.

2.3. How the Bridge Works in Practice

Within the CoP (Learning Space)	In Practice (Implementation Space)
Peer learning and trust- building among BSOs	Field-level application of shared learnings through BSO teams working with FPOs
Co-creation of tools, templates, and models	Integration of these tools into BSO workflows and FPO operations
Institutional strengthening within BSOs (systems, governance, planning)	Strengthened institutional performance of FPOs — governance, accountability, and transparency
Collaboration and exchange between BSOs	Coordination among FPO clusters and joint market initiatives facilitated by BSOs
Framing the "what" and "how" — understanding frameworks and approaches	Translating the "what" into "how it's done" — implementing strategies and tracking outcomes



2.4. Role of BSOs as Bridge Builders

BSOs are the pivotal link that carry learning from the CoP into real-world application. They ensure that shared insights, strategies, and tools move beyond discussions and become part of everyday practice within their own organizations and in the FPOs they support.

Their role is to:

- Translate learning into systems that guide planning, monitoring, and decision-making.
- Strengthen governance and compliance to make FPOs transparent and buyer-ready.
- Enable access to markets and finance through structured and replicable approaches.
- Advance inclusion so women and marginalised farmers become active economic participants.

In essence, BSOs bridge learning and implementation — turning knowledge and perspectives into institutional strength and lasting impact.

2.5. What's Next in this Playbook: Illustrative Outcomes from CoP

The following chapters are not a list of prescribed solutions - it is a reflection of what emerged when the Community of Practice (CoP) followed the process described in the earlier chapters. The outcomes belong to the collective intelligence of participating BSOs, each of whom brought their context, creativity, and commitment to the table.

They are meant to demonstrate possibility, not dictate direction. Everyfuture CoP may arrive at different results — because each ecosystem, each set of stakeholders, and each market reality is different. What matters is not replicating the framework, but understanding the principles that made them possible: trust, co-creation, and disciplined follow-through.

The following chapters illustrate how the CoP approach helped BSOs address key thematic challenges in market access, finance, institutional architecture, and technology. It also highlights what practices took root as a result. These are snapshots of evolution, showing how structured facilitation and peer learning translates into practical, lasting change.



When a CoP is well-anchored, the journey doesn't end with learning. It continues through implementation — where knowledge evolves into capability, and capability into results.



Case Study 2

Designing and implementing diligent value chain interventions for women goat farmers: The journey of Savitribai Phule Goat Farming Producer Company Limited (SPG FPC)

Promoted by Yuva Mitra in Sinnar, Maharashtra, Savitribai Phule Goat Farming Producer Company (SPG-FPC), incorporated in 2016, has redefined women's entrepreneurship by transforming goat rearing into a scalable, women-led enterprise. With over 20,000 women members organized through 4,000 Joint Liability Groups (JLGs), the FPC created a decentralized service delivery system through its Pashusakhi network, offering veterinary care, feed, and extension services. In 2024–25, it recorded a turnover of ₹22.63 million and profit of ₹0.8 million through its SAVI brand goat cheese.



Scan the QR code to explore the full narrative, data insights, and voices from the field.

SPG-FPC's key learning lies in its:

- Adaptive business model—abandoning direct-to-consumer retail in favor of strategic partnerships, aligning growth with members' capacities and risk tolerance.
- Choosing the JLG and Pashusakhi models over SHGs ensured women's direct benefit, accountability, and ownership. Comprehensive input services reach all members, while selective output marketing prioritizes quality, balancing inclusivity with business prudence.
- The case underlines that promoting institutions among marginalized women requires deep community engagement, long-term accompaniment, and business discipline. SPG-FPC demonstrates how women's federations can evolve from social mobilisation to viable, member-owned agribusinesses, combining social purpose with market acumen.





From Learning to Action: What Emerged Through the CoP



The Community of Practice (CoP) was anchored around the central goal of helping BSOs strengthen the market readiness of the Farmer Producer Companies (FPOs) they support. While the CoP itself didn't work directly with FPOs, it shaped how participating organizations thought, planned, and acted in the field.

Over the course of a year, multiple rounds of workshops, peer exchanges, quick-win collaborations, expert-led, and 1-on-1 sessions transformed scattered insights into actionable practices. Each BSO came with a different starting point, set of strengths, and local realities. Yet, through dialogue and shared experimentation, common patterns of progress began to emerge.

This chapter captures that journey of how learning within the CoP turned into tangible shifts in practice across key areas:



Market Access - where BSOs reframed how FPOs engage with markets.



Financial Planning - where organizations strengthened financial discipline and flexibility.



Technology Adoption - where partners explored digital tools to improve visibility and efficiency.



And finally, the collective outcomes that went beyond individual themes such as collaborations, mindset shifts, and a new culture of working together.



3.1. Market Access – From ad-hoc deals to market preparedness

Context:

Before the CoP, "market access" often meant ad-hoc buyer connections. BSOs and FPOs struggled with clarity on buyer expectations, consistent communication, and documentation, leading to one-time, low-trust transactions. Most BSOs and FPOs hadn't fully grasped how ruthless and quality-driven markets could be, where even small lapses in grading, timeliness, or consistency could break relationships.

How the CoP addressed it:

Peer sessions and buyer connect sessions unpacked that buyers were actually looking for quality, timeliness, and compliance as non-negotiables. BSOs compared their current practices, aligned on terminology, and cocreated simple, usable tools. Most notable was a shared buyer database template that could be updated across teams. Through repeated exchanges, BSOs built a shared understanding of market expectations and the internal systems that the FPOs would need to meet them.



What changed:

BSOs began preparing FPOs from buyer needs backwards, clarifying product specifications, quality requirements, delivery timelines, and documentation processes. Market conversations became more structured, realistic, and repeatable rather than opportunistic.

Illustrative Caselets:

Shared Buyer Database (Template: Airtable)

Initially, each BSO maintained its own buyer list in different formats. The CoP collectively designed a common template, gathered feedback, and refined it through multiple iterations. To make it accessible and easy to update, the list was moved from Microsoft Excel to Airtable. This became a go-to reference for both finding new buyers and preparing FPOs for buyer interactions, ensuring everyone worked with verified and consistent information.

♦ Market-Focused Task Force

A few BSOs voluntarily formed a small task force to exchange buyer requirements and connect potential buyers across their networks. This informal coordination helped avoid duplication, expand reach, and even explore inter-FPO transactions where common commodities were traded between FPOs supported by different BSOs. These collaborations demonstrated the power of trust-based information sharing. This was an early sign of how the CoP could spark real market linkages beyond formal sessions.



Spotlight: Collaborations that Translated Learning into Action

Harvesting the Fruits of Collaboration

The summer of 2024 in Maharashtra found Technoserve in a pickle. While the harvest of seasonal mangoes was good this year, they couldn't overcome the regular seasonal disparity in the sale of mangoes. Buyers wanted mango supplies beyond the harvest months which starts in February and extends till May. They have been trying to help the FPOs overcome this disparity, but nothing seems to yield long lasting results.

Meanwhile in Karnataka, unbeknownst to Technoserve, SM Sehgal Foundation was going through the same conundrum. Their harvest season of mangoes started in April and ended in June - right after the harvest season for Maharashtra ended.

Both Technoserve and SM Sehgal Foundation are a part of a Community of Practice (CoP). It was during a Task Force Group conversation in the CoP that they both found common ground and saw the potential for collaboration.

They collaborated to pilot inter-BSO transactions in mangoes. The initiative connected buyers from Technoserve-supported FPOs with SM Sehgal's network of FPOs and vice versa. By doing so, both FPO networks were able to manage peak and off-season supply. The effect was magical. Both Technoserve and SM Sehgal Foundation saw a substantial increase in the sale of mangoes as well as the number of buyers across both the FPO networks.

This approach demonstrated how FPO networks can trade among themselves to maintain year-round buyer engagement.

Leveraging Each Other's Strength- The Potato Story

Early 2024 saw the first workshop of the Community of Practice (CoP). Excitement and enthusiasm was high. After all, everyone assembled in the room has so much to share and so much to learn. During a Task Force Group conversation on field-level challenges in market linkages, the topic quickly turned to potatoes - how to strengthen market linkages for the FPOs of this versatile vegetable.

Initially, there were hushed silences and unsaid dialogues. Participants were hesitant to part with years of learnings. However, as time progressed, they saw that they were all working towards the same goal and in some cases in the same region.

From this, SM Sehgal Foundation and Access Development Services saw a possibility. SM Sehgal's FPO hosted Access Development Services for a visit. During this visit, both the BSOs learned from each other and shared efficient methods in aggregating produce, identifying buyers, and facilitating sales. They also shared best practices and buyer data, including big wig buyers. To top it off, both SM Sehgal and Access Development Services signed a formal agreement on water based agri projects for technology support.

The partnership showcased how BSOs could combine their strengths — one with farmer reach, another with buyer networks — to achieve faster and more reliable market outcomes.

♦ Pattern Insight / Collective Outcome:

The CoP shifted the conversation from only "finding buyers" to being market-ready in a disciplined, systematic way. At the same time, collaboration within the CoP organically expanded buyer networks - partners shared leads, compared trade requirements, and connected each other to opportunities. The collective insight was clear: credibility in markets is built through both strong systems and trusted relationships.

3.2. Financial Planning – From bottlenecks to flexibility

Context:

One of the consistent challenges across BSOs was maintaining liquidity for FPO operations. Working capital loans were slow to process, often requiring multiple approvals and extensive documentation. This meant that even when market opportunities arose, FPOs couldn't act quickly. Input sales, too, followed a credit-based approach where farmers paid after harvest, locking up capital and increasing financial risk. Across the board, FPOs lacked clear visibility on cash flow cycles and repayment planning.

How the CoP addressed it:

The CoP created a space for BSOs to openly discuss how they were handling these challenges and what financial practices were proving effective on the ground. Through peer learning sessions and discussions with financial partners, the BSOs developed a stronger understanding of cash flow management within FPO operations of how funds move in and out across procurement, sales, and repayment cycles.

What changed:

Financial planning became more strategic and proactive. BSOs began promoting cash credit facilities for flexibility, shifting FPOs to cash-and-carry input sales, thereby maintaining liquidity. They also started considering ESG-linked opportunities and blended finance in their long-term planning — not as an immediate practice, but as an emerging area that could shape future financing options and institutional growth. Together, these shifts broadened how partners understood financial preparedness, moving from short-term cash flow fixes to a more structured, long-term view of financial health.



Illustrative Caselets:

The Cash Credit for Working Capital Flexibility:

Traditionally, FPOs applied for seasonal loans that took weeks to process and didn't match cash flow realities. Through CoP-led exchanges, few BSOs began working with banks like Axis Bank to introduce cash credit facilities to FPOs. This model gave FPOs immediate liquidity to manage procurement and sales, with repayments aligned to their revenue cycles.

Cash-and-Carry for Input Sales:

FPOs selling seeds or fertilizers often extended credit to farmers, tying up funds for months. The CoP discussions encouraged BSOs to go with a cash-and-carry approach, where sales were made on immediate payment. While the cash and carry approach improves liquidity for FPOs, BSOs also recognised the need to balance this with farmers' cash-flow realities and avoid pushing them towards informal credit.



Spotlight: Strengthening Financial Readiness

Fast Cash for Long Lasting Impact

Most FPOs in India face many problems when it comes to financial linkages. In such a situation, the FPOs usually opt for working capital loans. However, the process to acquire these loans is quite laborious, with the process times averaging 6-8 months. With short harvest and crop cycles (usually 3 months), the FPOs find it very hard to secure the loans. Moreover, CIBIL score, which is an important metric of creditworthiness, might not fully capture the farmer and FPO's financial abilities, hampering loan disbursement.

To help mitigate this challenge Vrutti through the Community of Practice (CoP) has facilitated discussions with Axis Bank, leading to the extension of Cash Credit (CC) facilities for some FPOs. With this, the FPOs will be able to ensure immediate disbursement, which in turn will help them maintain healthy cashflow and streamline processes. The biggest advantage for the FPOs is the flexible credit rate policy.

SM Sehgal Foundation successfully completed documentation for Cash Credit (CC) facilities and are now in the final approval stages. The other participants of the CoP are now learning from SM Sehgal's success and are in the process of getting their approvals as well.



Pattern Insight / Collective Outcome:

The CoP helped shift financial practices from reactive to proactive. BSOs began to view liquidity management as central to market readiness. . Alongside practical tools like cash credit and cash-and-carry models, BSOs were introduced to blended finance, where concessional or grant capital reduces lending risk and improves access to working capital. Early ESG conversations reinforced how governance and risk practices build financial credibility. Together, these insights shaped a more nuanced view of financial readiness for FPOs.

3.3. Technology Enablement – From tools to transparency

Context:

Before the CoP, technology use within BSOs and FPOs was fragmented and inconsistent. Most relied on Microsoft Excel sheets for procurement, inventory, and sales tracking. Data entry errors, delays, and loss of information were common. While several partners were experimenting with digital tools, adoption was isolated, and learnings were not being shared across organizations.

How the CoP addressed it:

The CoP provided a forum for BSOs to discuss digital tools openly. They discussed what worked, what failed, and how to make adoption more practical at the FPO level. Partners shared demonstrations of systems already in use, ranging from procurement dashboards to data entry apps for field staff. The exchanges also encouraged BSOs to collectively engage with tech partners and understand cost structures and adaptability for rural contexts.

What changed:

Technology adoption became more purposeful and integrated into daily operations. BSOs began piloting systems for procurement tracking, stock management, and financial reporting, making real-time data accessible to both field teams and management. Importantly, the mindset shifted. Digital tools were now seen as enablers of accountability, not burdens of documentation.



Illustrative Caselets:

The State of the Commons Farm and Digital Green Platforms for Market Readiness:

Through CoP exchanges, several BSOs were introduced to Commons.Farm and Digital Green - digital platforms designed to track procurement, sales, and payment cycles for FPOs. A few BSOs began piloting it to test whether it could reduce manual errors and bring greater visibility into stock and transaction data. The results are still emerging, but early feedback suggests potential for streamlining coordination between field-level procurement and central financial tracking.



Spotlight: Driving Digital Transformation Together

Adding AI flair to Agriculture

Since April 2025, the Community of Practice (CoP) has hosted periodic webinar series for its participants in order to aid their capacity building. One such webinar on digital innovations in the agri space piqued everyone's interest. This webinar was particularly timely since the FPOs understood the need to adopt digital practices but were trying to understand how to go about it.

During the webinar, Digital Green, a global development organization presented their products and services that leveraged current technologies to improve farmer efficiencies. They showcased farmer-powdered AI tools like FarmerChat, that integrate with public systems, respond to local needs, and make climate-smart guidance accessible to farmers via image, voice, and text, in real time, and in their own language.

To further the positive response of the webinar, Technoserve, Transform Rural India (TRIF), and Access Development Services signed an MoU with Digital Green, to collaborate on advancing digital innovations for smallholder farmers, leveraging technology-driven solutions to enhance productivity, market access, and livelihoods.



♦ Pattern Insight / Collective Outcome:

The CoP normalised the use of digital tools as everyday enablers of transparency and efficiency rather than specialised add-ons. By collectively exploring and testing solutions like Commons.Farm and Digital Green, BSOs moved toward a shared understanding of how technology can make FPO management more accountable and data-driven. The shift is still unfolding but the direction is now clear and collaborative.

3.4. Beyond Themes – The Collective Shift that the CoP Enabled

While the earlier segments highlighted specific thematic areas — market access, financial systems, and technology adoption — the CoP's real impact extended far beyond these domains. What unfolded over a year was more than a set of improved systems or tools. It was a transformation in how BSOs thought, collaborated, and acted.

For the first time, organizations that once operated in isolation began seeing themselves as part of a shared ecosystem. The CoP created a safe space for openness, where partners could admit gaps, exchange failures, and co-create solutions without the fear of judgment. Over time, what started as periodic meetings evolved into an active network of support and collective experimentation.

The shift was visible in several ways. BSOs began collaborating organically by reaching out to each other for knowledge, tools, and even manpower.





Spotlight: Anecdotes on Collaboration

Learning from Each Other

- During a CoP meeting, Grameen Foundation shared its "Hub and Spoke" model, highlighting its practices in storage, quality assurance, and post-harvest management. Spurred by this approach, the PRADAN team requested Grameen for an exposure visit to better understand the model. Grameen accepted the request. The PRADAN team gained valuable in-person learning through this exposure visit, considering that both of them work with similar produce and regions. The two are now in discussions on jointly exporting fruits to the UAE.
- ♦ Technoserve sought support from PRADAN to initiate a Gender Assessment Survey to strengthen women's participation in FPOs. The CoP facilitated this conversation. Technoserve leveraged the depth of knowledge that PRADAN holds for over eight decades of focussed efforts in the field. The study aims to document insights from women-only and mixed-gender FPOs, and inform strategies for better engagement of women in leadership and market roles.
- ♦ During a webinar series in the CoP, Watershed Organization Trust (WOTR) shared their climate resilience model on Ecosystem-based Adaptation (EbA), integrating natural resource management with FPO strengthening. They shared their best practices and methods of developing their weather and soil database. The participants of the CoP gained valuable insights from WOTR and received a deeper understanding on the need to build climate resilience.

This approach reflects how CoP partners are using shared learning to design evidence-based approaches for inclusion and equity in FPO ecosystems.

Exposure visits like PRADAN's joint field visits with Grameen and Vrutti became powerful channels for experiential learning and adaptation.

This spirit of collaboration went beyond formal projects. BSOs started sharing templates, testing each other's tools, and offering feedback across boundaries. Some formed market-focused task forces to share buyer information and explore inter-FPO transactions for common commodities. Others began jointly thinking about systemic challenges like making FPO models. more resilient, inclusive, and market-ready.

The CoP thus became a collective intelligence platform. Partners moved from exchanging information to coowning ideas, from problem-solving in silos to building shared responses. The ripple effect of this cultural shift is perhaps the CoP's most valuable outcome. It has created an ecosystem that learns together, acts together, and continues to evolve together.





Case Study 3

Sahaja Organics – Reimagining Collective Entrepreneurship in Organic Farming

Founded in 2010, Sahaja Samrudha evolved from a seed sovereignty movement into Karnataka's leading farmer-owned organic enterprise with 1,598 members. By 2024-25, the Farmer Producer Company (FPC) had an impressive Share Capital of ₹5.8 Million and accumulated reserves and surplus of ₹22.6 Million and in 2024–25, it achieved ₹283 Million turnover and ₹5.4 Million profit while distributing premiums and withheld bonuses to members.

The key takeaways are:



Scan the QR code to explore the full narrative, data insights, and voices from the field.

- Meet diverse consumer needs to sustain farmer incomes and interest in organic farming.
- Build strong value-based networks to stabilize supplies during demand fluctuations.
- Adopt a lean Business To Business (B2B) model to expand retail reach cost-effectively.
- Support farmers' transition to organic practices through training and marketing of uncertified produce.
- Reward fairly through premium and withheld price payments to ensure farmer loyalty.
- Stay independent of target-driven schemes and focus on slow, steady, quality-led growth.
- Entrust women farmers in value addition to embed local knowledge and quality in products.
- Blend internal, development, and commercial capital for sustainable, subsidy free growth.
- Leverage technology to enhance efficiency, traceability, and quality assurance.





Principles for Future CoP Facilitators – Scaling and Sustaining the Approach



The outcomes shared in the previous chapter were not accidental. They emerged because the Community of Practice (CoP) was anchored with the intention of trust-building, structured experimentation, and patient facilitation. These results show that when learning ecosystems are well designed, they can shift how organizations think and act far beyond the duration of the program.

As this approach expands to new geographies and partners, the question shifts from what worked to how to sustain it. This chapter distills the key principles that future CoP facilitators can apply to replicate not just the structure but the spirit of this CoP. These are not prescriptive steps, but tested practices drawn from experience. They help CoP facilitators strike the right balance between facilitation and direction, structure and flexibility, process and people.

The following ten principles capture the essence of what it takes to make a CoP thrive and sustain its energy long after the workshops end.



1. Be a Facilitator, Not a Fixer

The most powerful role of a CoP facilitator is to create conditions for others to think, not to provide answers. Facilitators hold space for exploration, ensure every voice is heard, and connect partners to the right expertise while resisting the urge to prescribe solutions. A good facilitator curates, nudges, and listens more than they instruct.



2. Build Trust Before Expecting Openness

No organization shares its challenges on day one. The early months of a CoPare about earning trust by showing consistency, confidentiality, and fairness. Trust grows when facilitators follow through on commitments, appreciate small wins, and avoid hierarchies of knowledge. Once trust deepens, collaboration follows naturally.



3. Balance Structure with Flexibility

The CoP needs rhythm set by regular meetings, agendas, and milestones. It also needs breathing space for partners to lead conversations. Facilitators should define a clear frame (themes, formats, outcomes) while leaving room for emergent ideas. Too much control kills ownership; too little leads to drift.



4. Keep the Focus on Systems, Not Symptoms

It's easy for discussions to slide into individual FPO-level issues. The facilitator's role is to gently steer the group back to patterns, structures, and systemic levers. Instead of solving one FPO's problem, guide partners to ask: What system gap does this reveal? What can we change at the institutional level?



5. Make Learning Visible

What gets documented gets remembered. Facilitators should ensure every session leaves behind something tangible, like tools, templates, summary notes, or quick reflections. When learning is visible, it can be built upon. When it's trapped in conversations, it disappears with time.



6. Start with Fast Results, Stay for the Long Game

Early momentum matters. Delivering a few practical outputs, such as a shared buyer database or a finance checklist, builds credibility and keeps partners engaged. But the deeper value of a CoP unfolds over time. True transformation happens when shared practices become part of how organizations think and work.



7. Enable Reciprocity, Not Dependency

The strength of a CoP lies in give-and-take. Encourage every BSO to contribute, be it a tool, a process, or a case study. When partners start seeing themselves as coowners, not beneficiaries, the CoP stops depending on the facilitator and starts sustaining itself.



8. Create Mechanisms for Scale Without Losing Intimacy

As CoPs grow, there's a risk of dilution. Facilitators can use sub-groups, thematic task forces, or regional pods to maintain focused engagement. Scaling doesn't mean making the network bigger. It means ensuring every new participant can still feel seen, heard, and connected.



9. Measure Progress in Depth, Not Breadth

The success of a CoP isn't in counting meetings or documents produced, but in observing behavioural shifts such as more collaboration, better systems, and faster learning loops. Facilitators should track how partners apply learnings, who is connecting with whom, and what new actions those connections generate.



10. End Well — Design for Continuity

Every CoP has a life cycle. A good facilitator plans for its evolution, ensuring that even after formal facilitation ends, the relationships, tools, and rhythms of exchange continue through peer-led mechanisms. Ending well means designing for self-sufficiency, not dependence.

In Essence

A successful CoP facilitator doesn't just manage a process, they nurture a culture. The principles above are not about following steps but cultivating habits like patience, empathy, and curiosity. When facilitators embody these, scaling becomes organic and sustaining becomes natural.

The principles outlined above are what made the CoP work. They created the environment for collaboration, trust, and cocreation. But what did this approach actually lead to?

The next section shares the collective lessons that emerged from this year-long journey, not as prescriptions but as patterns of what worked, what didn't, and what mattered most when diverse organizations came together to strengthen market access for FPOs.



Case Study 4

Hasten slowly and thoughtfully: The Journey of Krushak Swaraj Farmer Producer Company Limited (KS FPC)

Krushak Swaraj Farmer Producer Company (KS FPC) in Rajura, Chandrapur—one of India's aspirational districts—has emerged as a thriving, farmer-led enterprise within four years, uniting over 500 chili growers. In 2024–25, KS FPC recorded a turnover of ₹36.3 million in chili and its sister FPC in spices achieved ₹29.5 million, both turning profitable by their second year.to members.



Scan the QR code to explore the full narrative, data insights, and voices from the field.

Key Learnings:

- Pre-registration research helped identify why FPCs fail and guided the strategic choice of chili—a non-MSP crop ensuring flexibility and efficiency.
- A comprehensive value chain—from nursery to input supply, organic extension, and market linkage—keeps farmers engaged and loyal.
- Starting with a centralized nursery, farmers replicated it locally with FPC support, spreading skills and improved practices.
- Cost-efficient infrastructure was built by repurposing an unused poultry cooperative building into a nursery, lab, bio-input center, and chili processing unit.
- The FPC avoided convergence schemes that could tie up scarce equity and burden early operations with underutilized assets.
- ♦ Balancing deep local understanding with awareness of global market and policy shifts helps ensure agility and resilience.
- ♦ KS FPC's journey reflects strategic foresight, prudent management, and farmer-centered innovation in building a resilient local agribusiness.





Lessons from the Field – What the CoP Taught Us

Lesson 1: Understanding Market Realities – From Promise to Performance

India has more than 45,000 registered Farmer Producer Organizations (FPOs). Yet only a fraction of them are commercially active. This gap between scale and success has long puzzled the ecosystem. The paradox is stark. This makes it increasingly clear that the priority is not creating more FPOs, but enabling the existing ones to become stronger, commercially grounded, and capable of sustained market engagement. As agricultural markets evolve and opportunities grow, the urgency is not in expanding the count of FPOs, but in ensuring the ones we already have can actually thrive.

The Community of Practice (CoP) set out to examine this reality closely. Instead of relying on theory, the BSOs, buyers, and practitioners came together to exchange templates, dissect failures, and compare experiences from the field. What emerged was a deeper, shared understanding of what "market access" really demands and why many FPOs fall short.





What the CoP highlighted

FPOs struggle less because of a lack of opportunity and more because of weak systems and readiness. The most common barriers include:

- Fragmented supply and inconsistent volumes that deter large buyers
- Weak commercial acumen, especially around costing, negotiation, and pricing
- Gaps in governance, documentation, and accountability
- Quality and compliance issues that reduce buyer confidence
- Limited working capital and slow financing cycles
- Low technology adoption for operations and market insights
- Persistent gender and inclusion gaps restrict participation in market roles.



What markets actually expect

From the buyer's perspective, FPOs are both an opportunity and a risk.

- Processors want consistent quality and reliable supply.
- Exporters focus on compliance and traceability.
- Modern trade buyers look for scale, reliability, and repeatable delivery.
- ♦ E-commerce players demand packaging, branding, and ontime fulfillment.

Across all buyer types, the question is the same: Can this FPO deliver what it promises on time, at standard, every time?



What BSOs learnt to do differently

BSOs realised that their real task was to help FPOs move from intent to reliability. The market rewards consistency, not sympathy. The following shifts in approach were critical:

- Build credibility: Support FPOs to develop systems that demonstrate reliability of data, traceability, and delivery discipline.
- ♦ Tailor guidance: Recognize that one model doesn't fit all. What works for maize may fail for mangoes.
- Ensure compliance: Help FPOs simplify and meet regulatory and contractual norms to sustain buyer trust.

Markets are ruthless; quality is nonnegotiable.

The CoP helped BSOs internalize this truth, shifting their role from intermediaries to capability builders.

Lesson 2: Financing – From Access to Accountability

Access to finance has long been positioned as the holy grail for FPO growth. Yet, as the CoP revealed, the issue is rarely access alone but about readiness. Many FPOs find themselves unable to absorb or manage funds effectively, not because the capital isn't available, but because systems, discipline, and credibility are missing.

Through multiple peer exchanges and financial expert sessions, BSOs collectively reframed their approach from "how to get more finance" to "how to make finance work responsibly." The discussions also emphasized that financing must go hand in hand with governance, documentation, and trust.



Public Financing

When used strategically, public financing can set the foundation for institutional growth. The CoP surfaced three key lessons:

- Use with discipline, not dependency: Guide FPOs to channel grants or subsidies into productive assets such as storage, processing, procurement that strengthen long-term capacity.
- Be scheme-ready: Timely compliance, audited accounts, and clear documentation decide who benefits and who misses out.
- Signal credibility: FPOs that responsibly use public funds send strong trust signals to banks and buyers, attracting private investment.

Well-used public funds can be catalytic; not for survival, but for signalling readiness.



Commercial Financing

Commercial lenders often hesitate because FPOs lack documented performance or professional systems. BSOs learned that building creditworthiness is a gradual process, not a single transaction.

- Track record matters:

 Regular audits, transparent transactions, and existing market linkages count more than collateral.
- Keep it simple: Banks prefer straightforward, cropspecific business plans with realistic assumptions over elaborate projections.
- Governance inspires trust: Active boards, consistent accounting, and conflictfree decision-making are what unlock credit lines.

Finance flows where governance inspires confidence.





Insurance

Traditional insurance products have struggled to gain traction with smallholders. The CoP discussions reinforced that insurance must be relevant, fast, and bundled to deliver value.

- Design for speed: Parametric insurance linked to triggers like rainfall or temperature builds credibility through quick payouts.
- Bundle it: Integrate insurance with credit, inputs, or aggregation services to make it visible and valuable.
- Price it right: Negotiate group or cluster policies aligned with seasonal cash flows to improve adoption.

When farmers see quick, fair payouts, insurance shifts from burden to buffer.





Blended Finance

BSOs explored blended financing models as a bridge between subsidy and sustainability, using grants to catalyze, not replace, financing.

- De-risk, don't replace: Grants and CSR funds should reduce perceived risk for private lenders, not substitute markets.
- Layered capital: The right mix of public, philanthropic, and commercial sources enables FPOs to scale responsibly.
- Sequence matters: Capacity first, capital later. Grant funding should come early to build systems; commercial capital should follow once readiness is proven.

Blended finance works best when it builds pathways, not dependencies.



Environmental, Social, and Governance (ESG) Financing

With sustainability rising on global agendas, Environmental, Social, and Governance-linked finance offers new opportunities for those that are prepared.

- Link impact to credit: FPOs demonstrating measurable ESG performance can access lower borrowing costs and attract new investors.
- Explore new revenue streams: Verified carbon credits through regenerative agriculture, biogas, or agroforestry can create steady side incomes.
- ♦ Institutional readiness matters most: Transparent accounting, quality data, and governance systems are non-negotiable for ESG-linked capital.

Impact finance rewards integrity and systems, not slogans.



Lesson 3: Institutional Architecture – From Standalone Entities to Scalable Ecosystems

The CoP underscored a recurring challenge. While most FPOs function as isolated business units, markets increasingly demand scale, and consistency. The question was not whether to scale, but how to do so without losing farmer ownership and local responsiveness.

Through peer learning and exposure to working models across the country, BSOs recognized that institutional architecture is not a template but a strategy. The right design depends on the value chain, geography, and maturity of FPOs. What matters most is designing for function, not form.

1. Value Chain-Anchored Federations

Federations work best when they are function-led, not imposed by geography. By federating around inputs, marketing, processing, or policy advocacy, FPOs can leverage collective strength where scale creates real value, while keeping farmer engagement local.

- When it works: Shared aggregation, storage, or branding needs among FPOs.
- Key advantage: Economies of scale and bargaining power.
- Caution: Federations work only when value is clearly visible; in thin-margin commodities, extra layers can increase costs and weaken member participation.
- Facilitator lesson: Federate where scale matters; decentralize where trust matters

2. Hub-and-Spoke Networks

Many BSOs realised that not all FPOs start from the same level of capability. A huband-spoke model where mature FPOs anchor services like aggregation, storage, and sales for emerging FPOs offers a practical path to grow together.

- **When it works**: In clusters with uneven FPO maturity.
- **Key advantage**: Faster setup, gradual capacity transfer, and peer-driven learning.
- **Caution**: Leadership dynamics can become imbalanced, with stronger FPOs overshadowing emerging ones unless decision-making and conflict-resolution norms are clearly defined.
- **Facilitator lesson**: Use maturity asymmetry as a strength, not a barrier.

3. Strategic Business Partnerships

Where internal capacity is low but markets are ready, partnerships with social enterprises, startups, or corporates can bridge the gap. These partnerships give FPOs access to capital, compliance systems, and market linkages, provided that the governance and benefit-sharing are transparent.

- **When it works**: For FPOs that are compliance-ready but lack scale.
- Key advantage: Quick access to infrastructure and professional management.
- **Caution**: Power balance can shift quickly; without strong governance, partnerships may tilt towards the external entity's priorities, reducing the FPO's agency and long-term ownership.
- **Anchor lesson**: Partner for shared value, not dependency.

Insight

The CoP helped partners see institutional architecture as a continuum, not a choice. Whether federated, networked, or partnered, the design must serve one end: improving farmer incomes while preserving producer voice. The guiding mantra that emerged was clear:

Design for income, not just institutions.





Conclusion – The Path Forward

The Community of Practice (CoP) was never about finding one answer. It was about building the discipline to ask better questions together.

Over the course of a year, the CoP proved that when organizations learn collectively, reflect honestly, and act consistently, change becomes systemic. What began as a space for dialogue evolved into a platform for action. It became a network of institutions that trust, challenge, and enable one another.

This playbook captures that process not as a manual to replicate, but as a compass to adapt. Each context will differ, each network will evolve its own rhythm, but the essence remains constant: **facilitation over direction, connection over instruction, learning over prescription.**

The next phase of this journey belongs to new facilitators who will carry forward this approach into new contexts, communities, and sectors. Whether in livelihoods, climate action, health, or social inclusion, the principles of facilitation, trust, and peer-driven learning remain the same. As they do, may this playbook serve as both a reference and a reminder:



Collaboration is not a project; it's a practice.



And practice, when shared, becomes progress.



Annex 1:

Tools for Acceleration – The Community of Practice's Shared Arsenal

Over the course of the Community of Practice (CoP), several practical tools and frameworks were developed, tested, and refined across partner organisations. These tools became the scaffolding that helped translate discussion into discipline and strategy into action.

Rather than prescribing a single approach, each tool addressed a distinct need. From diagnosing FPO business readiness to structuring buyer conversations, planning finances, or tracking governance performance. Collectively, they enabled partners to think commercially, act systematically, and measure progress consistently.

While the detailed templates remain proprietary to each organisation, the underlying intent of these tools can be understood through their purpose:

Tools for Institutional Diagnostics and Growth Tracking

This suite includes the Build-Operate-Train-Transfer (BOTT) Tool, Maturity Assessment Index, FPO Health Metrics, and Producer Institution Capacity Assessment Tool (PICAT). Together, they help BSOs and FPOs assess where they stand in their institutional journey by benchmarking performance across governance, financial systems, compliance, member participation, and business operations.

More than just measurement frameworks, these tools provide a guided progression model that helps BSOs identify capacity gaps, design targeted interventions, and gradually transition FPOs from supported operations to self-sustaining institutions.

♦ Tools for Exit Readiness

This framework evaluates how prepared an FPO and its promoting organisation(BSO) are for independent operation. They look at leadership depth, financial stability, governance maturity, and market linkages to assess whether an FPO can sustain growth post-project.

The focus is not on ending support but on enabling graduation with confidence, ensuring that both the FPO and its supporting BSO are ready for the next stage of autonomy.

Business Plan Templates

These templates help BSOs and FPOs prepare single and multi-commodity business plans. They enable structured thinking on crop economics, infrastructure, procurement, risk, and finance, turning broad aspirations into clear, data-driven strategies adaptable to local contexts.

The CoP didn't standardise tools; it standardised clarity.

Each organisation left with an arsenal of approaches that could be adapted to its own context, enabling scale without losing flexibility.



Stories of Success – Learning from the Field

To complement the CoP's collective learning, Vrutti documented four detailed case studies of FPOs promoted by BSOs beyond the partners who participated in the CoP.

Each story highlights how thoughtful strategy and grounded execution enable FPOs to thrive. They demonstrate how patient institution-building, womenled value addition, market diversification, and prudent financial management can create sustainable growth. The common thread across them is clear that success emerges when FPOs make deliberate choices, balance ambition with discipline, and align operations with market and member realities.

Rather than reproducing them here, each blurb below offers a glimpse into what these journeys look like in practice.

Scan the QR code alongside each to explore the full narrative, data insights, and voices from the field.

Case Study 1



Case Study 2



Case Study 3



Case Study 4











