

Empowering
Small-Scale Players
in India's Food Supply Chain can unleash

₹ 1,000 Cr





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MESSAGE



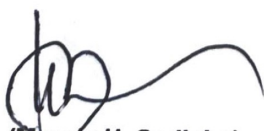
Shri. Mauvin H. Godinho

It gives me great pleasure to note that ASSOCHAM Goa State Development Council is organizing **AGRICULTURE CONCLAVE 2025** on 8th October 2025 at Taj Vivanta – Panjim – Goa which aims to bring together Industry experts, startups, MSMEs, technology provider, innovators, policymakers, and relevant entrepreneurs. This platform is both timely and vital, as it also focuses on strengthening SMEs, FPOs, SHGs, and agri-tech start-ups, the key drivers of Goa's future in food processing and agro-industrial development.

The Government of Goa has identified food processing, logistics, fisheries, and entrepreneurship as priority sectors. Therefore, we have taken several significant steps by earmarking Industrial estates specially to promote Agriculture and Food Industries, launched policies such as The Goa Logistics and Warehousing Policy 2023 and have recently approved new schemes like Goa State Logistics and Warehousing Incentive Scheme. Our vision is clear: to build a robust agro-industrial ecosystem and strengthen Goa's role as a hub of food innovation and entrepreneurship.

I commend ASSOCHAM for its leadership in organizing this event and acknowledge the role of knowledge partners and industry participants in driving this conversation. I am confident the deliberations will lead to practical strategies for investment, technology adoption, and market expansion that benefit not just Goa but also India's food economy at large.

I wish the organizers, delegates, and partners a fruitful and impactful conference.


(Mauvin H. Godinho)



Message

It gives me great pleasure to extend heartfelt congratulations to ASSOCHAM Goa State Development Council for conceptualizing the Agriculture Conclave 2025, on 8th October 2025, at Panaji, Goa, under the theme “*Navigating the Challenges of Agriculture for Viksit Bharat.*” NABARD is pleased to collaborate and support this important initiative focused on the growth, development, and innovation within the agriculture sector. This conclave serves as an important platform for stakeholders to converge, exchange knowledge, and collaboratively work towards sustainable and resilient agricultural progress.

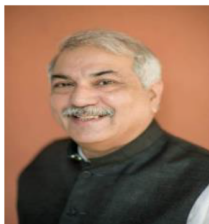
India's agriculture sector remains the cornerstone of its economic development, rural transformation, and global trade aspirations. It contributes significantly to food security, rural livelihoods, and socio-economic development. To realize the vision of *Viksit Bharat*, it is imperative to adopt a holistic approach that integrates sustainable agricultural practices, climate-resilient farming, and technological innovation. This conclave provides a timely and much-needed platform for stakeholders to deliberate on these critical themes, engage in meaningful dialogue, share actionable insights and chart a forward-looking roadmap. This conclave provides an excellent platform for policymakers, industry leaders, researchers, and farmers to.

As India's apex development institution for agriculture and rural development, NABARD plays a pivotal role in enhancing agricultural infrastructure, promoting sustainable and climate-resilient farming practices, and empowering rural collectives. In Goa, our vision is to strengthen rural agricultural livelihoods by fostering innovation, supporting agri-entrepreneurship, building sustainable value chains and enabling inclusive growth across rural communities. NABARD is proud to support this initiative and remain committed to supporting collaborative efforts that drive sustainable transformation in the sector.

I congratulate ASSOCHAM Goa State Development Council for its dedicated efforts in organizing this conclave and for its commitment to advancing the agricultural agenda in Goa and beyond. I am certain that this publication will provide key inputs to policy makers, avenues to entrepreneurs and guidance to farmers. I strongly believe such collaborative efforts will help build robust agro-technological ecosystems, empower our farmers communities, and will help catalyse innovation and growth in the agriculture sector.

(Sandeep Dharkar)
General Manager / Officer-in-Charge
NABARD, Goa Regional Office, Panaji

Message from Chairman ASSOCHAM Goa State Council



Manguirish Pai Raiker

08 October 2025

It is an honor to present this landmark conference convened by **ASSOCHAM Goa State Development Council**, dedicated to advancing India's food processing sector by empowering SMEs, FPOs, SHGS and Start-ups. Together, these grassroots enterprises form the backbone of value creation in agriculture linking farmers to markets, promoting innovation, and generating livelihoods across the country.

Food processing is no longer a peripheral industry; it has become central to India's agricultural economy, contributing 8.4% of agri-GVA and 23.4% of agri-food exports. The sector has already reached USD 389–535 billion in 2025 and is projected to cross USD 700 billion by 2030, underscoring the urgency of creating inclusive models that connect small players to this growth trajectory. The lessons from this conclave can not only unlock opportunities in Goa but also be scaled to strengthen India's food value chain globally. This conference, therefore, is not just a Goa-centric dialogue but a national platform to explore how collaboration between government, industry, academia, and entrepreneurs can reshape India's food value chain.

I extend my sincere appreciation to **Primus Partners**, our knowledge partner, whose rigorous insights have enriched this event with a broader perspective and actionable strategies. Their contribution ensures that the deliberations here go beyond ideas and evolve into implementable roadmaps.

I would like to acknowledge and appreciate the efforts put in by officers from ASSOCHAM secretariat Shri Rajneesh Pathak, Cluster Head for western region ASSOCHAM, Ms. Darshana Kossambe, State Head and Fabio Fernandes, Executive ASSOCHAM Goa State Council

I am confident that the outcomes of this conclave will help chart pathways for investment, innovation, and inclusive growth not only empowering Goa's small players but also advancing India's vision of a self-reliant, globally competitive food processing ecosystem.



Manguirish Pai Raiker

Chairman, ASSOCHAM Goa State Council & Ramanata Crisna Pai Raiker School of Agriculture

Message from Co-Chairman ASSOCHAM Goa Council



Dr. Sagar Salgaocar

08 October 2025

It is my privilege to welcome distinguished delegates, Industry leaders and relevant stakeholders to this important conclave on Agriculture. The SMEs, FPOs, SHGs, and agri-tech start-ups are the true change-makers of India's agri-economy building resilience in supply chains, enabling farmer collectivization, and pioneering technology-driven solutions. The agriculture sector plays a strategic role in the process of economic development of a country.

Today, India produces abundant agricultural commodities, yet only a fraction is processed into value added products. This gap is both a challenge and a tremendous opportunity. By empowering SMEs and grassroots collectives, supported by the innovation of start-ups, we can reduce wastage, expand farmer incomes, strengthen food security, and elevate India's standing in global value chains.

Our state of Goa stands out as a living laboratory for these ideas. Its entrepreneurial ecosystem, unique agro-produce, and strategic maritime linkages give it the potential to demonstrate how small players, when aggregated and empowered, can drive big change. The learnings from Goa can directly inform national strategies, ensuring that India's progress is both inclusive and globally relevant.

I warmly acknowledge the valuable role of **Primus Partners** as knowledge partner. Their expertise has sharpened the lens of this conclave, ensuring that our deliberations are not only insightful but also actionable. Further, I compliment the efforts put in by the **ASSOCHAM** Goa State Council team for conceptualizing and organizing this conclave and bringing together all the relevant stakeholders.

I am confident that the partnerships, insights, and policy recommendations emerging from this conclave will pave the way for an inclusive, innovative, sustainable growth positioning India as a global leader in agri-food value chains.

I wish Agriculture Conclave 2025 all the very best.

Dr. Sagar Salgaocar

Co- Chairman, ASSOCHAM Goa Council & MD, Geno Pharmaceuticals

SUMMARY

Executive Summary:

India's food processing sector is on the cusp of transformation. The Food Processing market is currently valued at USD 389–535 billion in 2025 and is projected to cross USD 700 billion by 2030. There are 24 operational mega food parks, 22 agro-processing clusters, 289 cold-chain projects, and more than 300 processing units up and running.

India's food processing sector has become central to the agricultural economy. It now adds about 8.4% to agricultural GVA and makes up 23.4% of agri-food exports—up sharply from 13.7% in 2014–15. Processed food exports have climbed to USD 49.4 billion (≈₹4.1 lakh crores), which accounts for nearly one-fifth of India's total agricultural exports. On the go, the sector has made steady gains, with employment rising from 17.73 lakh in 2014–15 to 20.68 lakh in 2021–22. Yet it still represents just 11% of organized manufacturing employment, which is a clear sign of the vast, untapped potential to generate livelihoods at scale.

The paradox is hard to miss, even as infrastructure has expanded, farmer incomes have inched up by only about 5.2% annually, job creation has fallen short of expectations, and post-harvest losses continue to weigh heavily on the economy. A study authorized by the Ministry of Food Processing Industries (MoFPI), estimated that post-harvest losses are costing the economy nearly ₹1.5 lakh crores every year.



THE LESSON IS CLEAR

infrastructure alone cannot deliver inclusive growth

The next phase of growth must be driven by small, decentralized enterprises deeply embedded in local economies—self-help groups (SHGs), farmer producer organizations (FPOs), cooperatives, and women-led micro-enterprises.

These grassroots actors are already showcasing transformative potential. By turning raw crops into powders, chips, chutneys, and ready-to-eat foods, they create products that travel, reduce food wastage, and generate jobs where people live. With simple processing technologies and modest capex of ₹10–25 lakh, these enterprises can unlock 20–25% value uplift.

The economic opportunity is significant. Under DAY-NRLM, over 100 million women households have been mobilized into SHGs, with 94,000 food-related enterprises collectively generating turnover exceeding ₹1,000 crores annually. Similarly, more than 10,000 FPOs now connect nearly 30 lakh farmers—about 40% of whom are women. Expert assessments estimate that FPOs alone generate ₹4,500–5,000 crores in revenue. Taken together, SHGs and FPOs contribute ₹5,500–6,000 crores in economic output today. Even a conservative 20% increase in value creation could unlock over ₹1,000 crores in additional grassroots income—an impact at a scale unmatched by any other current intervention.

Additional grassroots income

₹ **1000**
crores



Sri Satya Sai Raithu Cooperative in Andhra Pradesh, with 25,000 members and over ₹ 25 crores turnover shows how farmers can shift from commodities to value-added products under a cooperative brand. Imperial Distillers and Vintners started with a small investment of ₹25 lakhs has now scaled to over ₹ 180 crores business. These models highlight how enterprises can grow beyond survival into competitive businesses.

Yet, entrenched barriers still hold back scale: weak market linkages that limit assured demand, lack of working capital that forces distress sales, and capacity building efforts that are light on market and technology skills. Overcoming these requires reorienting government schemes such as PM-FME, DAY-NRLM, and the 10,000 FPO program toward outcomes that matter: securing anchor buyers through hotel chains, retailers, global buyers, and default onboarding onto digital platforms, and creating GoVan-style state-led demand pipes. It needs channelling of blended capital through ADB, World Bank, and fintechs such as Samunnati. And it is critical to embed digital and business skilling modules from partners such as GIZ, Digital Green, and the Gates Foundation.

The way forward is clear. India must complement large infrastructure projects with enterprise driven growth at the grassroots. By unlocking the ₹ 1,000 crores plus opportunity in value addition, the country can generate rural incomes, reduce losses, empower women, and create millions of jobs. This is how India can position itself not only as the world's largest food processing hub, but also the most inclusive.

Chapter 1

The Infrastructure Paradox and the Case for Decentralization



The Infrastructure Achievement:
Building World-Class Capacity



India's food processing sector is at a pivotal stage of development. With a diverse agricultural base and rising consumer demand for value-added products, the sector is projected to grow from an estimated USD 389–535 billion in 2025 to USD 700 billion by 2030. The past decade has seen undeniable progress with processed food exports reaching USD 49.4 billion (≈₹4.1 lakh crores), accounting for nearly one-fifth of agricultural exports. The sector now contributes approximately 8.4% of agricultural GVA, supported by an expanding ecosystem viz., 24 operational Mega Food Parks, 22 agro-processing clusters, 289 cold chain projects, and more than 300 processing and preservation units. These facilities were designed as integrated ecosystems: common utilities, processing cores, logistics connectivity, and shared infrastructure to attract private capital, capture more value between farm and fork, rein in chronic post-harvest losses, generate millions of jobs, and build global competitiveness.

This infrastructure was devised with clear strategic intent to attract private capital, capture greater value between farm and fork, curb chronic post-harvest losses, generate millions of jobs, and build global competitiveness. Early examples underscored this promise like Srin Food Park in Chittoor evolved into a hub for fruit pulp and frozen products, channelling produce from thousands of farmers into modern processing lines, while Patanjali's Haridwar cluster demonstrated the power of integrated value chains spanning juices, nutraceuticals, and packaged foods. They demonstrated that India could build world-class capacity, comparable to global agribusiness hubs.

Despite heavy investments into macro projects, there are deep structural fractures. A study commissioned by MoFPI found that annual economic losses of nearly ₹1.5 lakh crores. Employment share in formal food processing is approximately 11% in organised manufacturing in 2023–24, as per the Annual Survey of Industries, which is far below expectations for a sector meant to absorb large pools of rural labour. Farmer incomes have also only expanded marginally approximately ~5.2% annually over the past decade.

Collectively, these mismatches reveal why huge investments, while ambitious, have delivered only incremental progress. To bridge this divide and achieve more holistic growth, we must pivot toward a complementary strategy that harnesses the strengths of decentralized players.

**Decentralization Imperative:
Matching Infrastructure to
Agricultural Reality**



To bridge this divide and achieve more holistic growth, we must pivot toward a complementary strategy that harnesses the strengths of decentralized players. The structure of Indian agriculture, dominated by small and marginal farmers, requires a more distributed, locally embedded processing ecosystem.

The path forward lies in empowering self-help groups (SHGs), farmer producer organizations (FPOs), women entrepreneurs, and cooperatives. These actors may lack the size of a mega park, but they bring agility and the ability to mobilize and utilize local resources. These institutions can address the very gaps that large investment projects have struggled to fill. Localized value addition reduces wastage by handling perishable produce quickly. Aggregation through FPOs increases farmer bargaining power and price realization. Women-led enterprises deserve stronger positioning. Evidence shows they deliver higher repayment rates, business continuity, and broader social impact — making them the most resilient drivers of value addition.

India's first wave of investment laid the foundation. It created infrastructure, demonstrated ambition, and proved that scale is possible. But the future of India's food processing journey will not be written by mega projects alone. It will also be written by the millions of SHGs, FPOs, cooperatives, women entrepreneurs and micro enterprises who can deliver on all fronts: value addition, incomes, jobs, and resilience that infrastructure by itself has not yet achieved. This strengthens positioning of India as the largest food-processing hub in the world, but also as the most inclusive.



Chapter 2

The Decentralized Model - Grassroots Value Creation at Scale

In India's rural belt, much of the food economy is held together by the quiet work of collectives, i.e., self-help groups of women pooling their labour, FPOs combining their harvests, and cooperatives turning local surpluses into shared opportunity. If India is to unlock meaningful value at this first mile, the playbook is surprisingly simple: 1) Increase value through primary processing and 2) Sell a better story through packaging and branding.



Primary Processing at Source:
Creating Shelf-Stable Value



The first opportunity lies in primary processing using simple yet effective technologies.

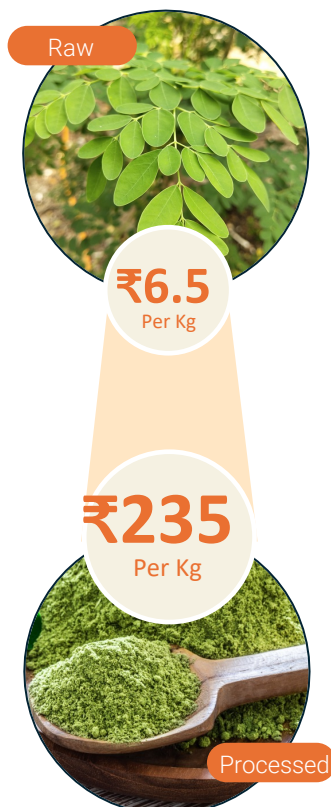


Women-led enterprises deserve stronger positioning. Evidence shows they deliver higher repayment rates, business continuity, and broader social impact — making them the most resilient drivers of value addition.

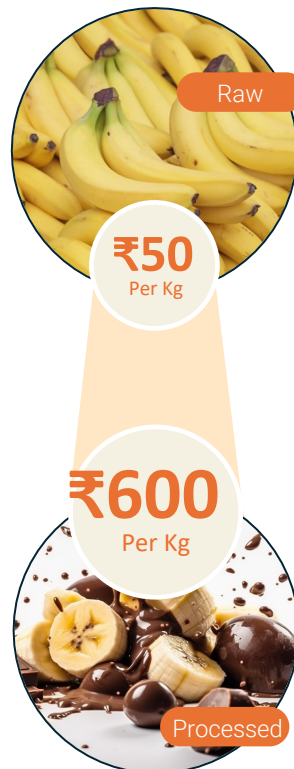


Dushyant K Tyagi
CEO, Farmgate
Technologies Private
Limited

Take moringa: with solar drying and simple milling, 10 kg of fresh leaves yield 1 kg of fine powder, sharply increasing price density. The farmgate price for fresh 10 kg leaves is ₹ 65 –70, but if the same undergoes simple drying, milling and packing it fetches a selling price of ₹ 235 per kg. If the drying, milling, packaging and other overheads are included the cost of total batch translates to ₹ 95–100; that still delivers a solid ₹135 margin. In short, a low cost drying and grinding step turns perishable foliage into a shelf-stable, brandable B2B SKU that unlocks steady cash flow with minimal complexity.



Banana processing offers even higher value creation potential. Through solar drying, fresh bananas (₹20/kg) are converted into 0.4 kg of dried slices. Scaling to 1 kg of dried product requires raw bananas costing ₹50, and adding 140 g of chocolate brings total input cost to ₹75. Including 10% wastage and 15% labor costs, the fully loaded cost reaches ₹100/kg, while the final product—“banana chocobon”—sells at ₹600/kg. This approach creates an export-ready SKU suitable for markets in Thailand, Vietnam, Cambodia, and Singapore. Additionally, banana peel can be converted into manure, providing incremental revenue streams.



Pineapple processing further illustrates the transformation potential. During harvest season, pineapples are priced at ₹25-35 per fruit (approx. 1.2 kg each). Once cut, each fruit yields 700 g of slices. Canned pineapple can fetch up to ₹500 per kg, popular in five-star hotels, and when blended with chocolate, price realization can reach ₹1,300 per kg. Keeping in mind all the incremental processing costs of ~ ₹65/kg, the total cost of production comes to ~ ₹100/kg. While the revenues could be ₹500–1,300/kg. Pineapple skins can also be converted into chutney, unlocking additional income.



FrigoScan has many such experience under its belt. These are great examples of how small-scale-units can earn significantly higher income. Capex requirements are also modest: equipment can be arranged for ₹15–45 lakhs. An organized FPO or a cooperative should be able to raise such capital from banks or other financial institutions.

Consumer-Ready Products: From Bulk to Brand



Traditional commodity trading has limited scope to enhance farmer income. One has to look at simple value addition – like moringa powder or pineapple slices to be used in cakes or banana-flavored-chocolates; and you have to focus on exports; that's how you make money.



R. Shankaran
DIRECTOR, FRIGOSCAN

The second opportunity focuses on converting bulk commodities into consumer-ready products through packaging, compliance, and optimized sales channels. Coconut chips processing exemplifies this potential. Ten raw coconuts (₹400 farmgate cost) yield 1 kg of chips through simple processing steps. After drying, light dip treatment, and nitrogen pouching, the total manufacturing cost reaches ₹520–560/kg. On retail shelves, chips sell at ₹90–99 per 30–40 g packet, translating to ₹2,400–3,300/kg. With modest machinery investments of ₹10–20 lakh, raw coconuts can be transformed into shelf-stable, brandable consumer snacks with strong margins.

The groundwork for agricultural and food sector transformation is already in place. According to the latest ASUSE survey, India hosts approximately 2 million small and micro enterprises, collectively employing nearly 4.5 million people. Women's participation is particularly noteworthy: under the DAY-NRLM initiative, over 100 million women-led households have been mobilized into Self-Help Groups (SHGs). Within this ecosystem, around 94,000 food-related enterprises generate an annual turnover exceeding ₹1,000 crore, highlighting both the scale and potential of grassroots entrepreneurship in driving value addition and economic growth.

Farmer Producer Organizations (FPOs) play a pivotal role in creating scale within India's agricultural landscape. Current data indicates the presence of over 10,000 FPOs, collectively connecting nearly 30 lakh farmers, with women comprising approximately 40% of membership. Expert estimates place total FPO revenues at ₹4,500–5,000 crore. When combined with the economic output of food-related Self-Help Groups (SHGs), the total contribution reaches ₹5,500–6,000 crore—positioning these grassroots institutions as the first responders in India's food economy and critical drivers of value creation and market access.

Conservatively, 20-25% value uplift is achievable through simple primary and secondary processing, packaging, and modest technology adoption. Even a **20% increase in collective income translates to over ₹1,000 crore impact**—demonstrating the transformational potential of grassroots value addition.

Success Stories:
From Survival to Scale

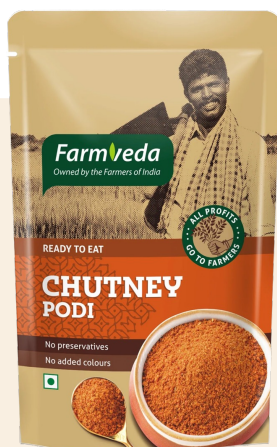


Sri Satya Sai Raithu Mutually
Aided Cooperative Federation:

From Fields to Value, at Scale



In 2010, a farmer-led federation in Anantapur set a bold, time bound north star: by 2030, convert at least 30% of local produce into value added foods marketed under a cooperative brand. Fifteen years on, Sri Satya Sai Raithu Mutually Aided Cooperative Federation has turned into traction over 25,000 members, more than ₹25 crores in turnover and a tight operating loop: procure directly from members, process locally, and market nationally. Under its FarmVeda label, groundnuts become cold-pressed oil and peanut butter, chillies become clean spice powders, and everyday staples become trusted quality products. The impact is visible at the farm gate: better prices through direct procurement and growing pride as farmers shift from commodity sellers to value added products



From Goa to Global

**The Cheers Group Story of Scale,
Impact & Innovation**



Founded in 2008 by Dr Mohan Krishna, the Imperial Distillers and Vintners (Cheers Group) has redefined India's alcobev landscape by marrying heritage with innovation. Starting with a modest IMFL unit with an investment of ₹25 lakhs in Goa, it has scaled to a turnover of ₹185 crores in 2024–25, exporting premium brands across Southeast Asia, the Middle East, and Europe. With a workforce of 450 people of which 30% of whom are women, the group is deeply embedded in local communities, sourcing grains directly from farmers and FPOs while advancing sustainable practices like water recycling and biodegradable packaging.

Its award-winning portfolio showcases innovation at scale: Balivada, India's first single malt finished in 500-year-old Feni barrels, has earned global acclaim, while Ginsin has positioned itself as a front-runner in the global gin renaissance. By combining authentic Indian storytelling, artisanal packaging, and premium finishes, the group has differentiated itself from multinational giants.

Beyond commercial success, Cheers has uplifted farmer incomes, supported SHGs, and invested in community programs, making it a catalyst for inclusive growth. Looking ahead, the group aims to expand production, diversify into craft driven gins and experimental whiskies, and place Goa firmly on the world whisky map. Its vision is clear: to make premium Indian spirits synonymous with authenticity, innovation, and global excellence.

Yet, realizing their full potential requires addressing entrenched barriers and seizing emerging opportunities. As entrepreneurs innovate at the grassroots, industry associations advocate for enabling ecosystems, and policymakers craft supportive frameworks, the path forward lies in navigating the challenges ahead.



Chapter 3

Breaking Down Barriers – The Three Critical Challenges

Despite clear opportunities and proven success models, grassroots enterprises consistently face three fundamental challenges that constrain scaling and limit impact realization. These barriers explain why national schemes, despite significant investment, have often delivered diluted outcomes.

Challenge 1: Market Linkage – The Foremost Bottleneck

1



Many Farmer Producer Organizations (FPOs) continue to remain entrenched in input supply rather than output sales. The *State of the FPO Sector (2024)* report identifies "weak market linkages" as the primary constraint, highlighting that the transition to collective output marketing remains largely unachieved. Even when collectives and micro-enterprises are listed on digital platforms, actual sales often remain patchy and unreliable.

Without assured demand, enterprises are unable to invest in processing equipment, maintain consistent product quality, or build sustainable operations. The absence of reliable buyers compels many groups to remain commodity aggregators rather than evolving into value-added processors.



Eventual customer demand creation and marketing should be as important as setting up any infrastructure with farmers. I can set up a kinnow plant or a jackfruit processing unit, but it should be backed by incentivising bigger brands with distribution networks to use these products.



Ankush Singal

Senior director
Procurement and
Sustainability -Coca Cola



Challenge 2:
Access to Capital –
The Growth Bottleneck

2



Across several states, collectives can pool produce but lack sufficient cash flow to purchase, store, and process inventory. Investing in capex is largely out of the question. This frequently results in distress sales or reduced volumes.

A study on "Assessing the long-term viability of farmers' collectives in South India" documents difficulty raising finance and weak governance are the major factors that undercut scale and staying power even when aggregation works. In plain terms: the crop is there, the group exists, but running a business day-to-day is where many stall.

Challenge 3:
Capacity Building –
Beyond Basic Training

3



The State of the FPO Sector (2024) notes that most training programs focus on early-stage governance and compliance rather than market-facing capabilities. While such programs leave groups aggregate-ready, they often remain market-shy, lacking the competencies required to build buyer relationships, meet specifications, and negotiate volumes effectively. How to leverage technology or improve business operations are largely missing from these standard programs.

There is need for support around certification (HACCP, ISO, BRC, GAP, etc.) and export-readiness programs. Once farmers move from raw commodities to processed items, FSSAI guidelines would become critical too, and they would need training on these areas. All this would also require the government to increase the availability of testing labs and certifying agencies in such clusters.



Chapter 4

Strategic Policy Interventions needed for Transformation

India already has a strong foundational policy framework in place: PM-FME, which aims to upgrade two lakh micro food units; DAY-NRLM, which mobilizes Self-Help Groups (SHGs) at scale; and the 10,000 FPOs programme, which collectivizes smallholder farmers. Despite these initiatives, outcomes have been uneven. The “first mile” continues to face three critical gaps: access to reliable buyers, availability of affordable capital, and hands-on operational capability. The following strategic interventions are designed to address these gaps systematically, enabling grassroots enterprises to transition from aggregation to value addition and sustainable growth.

Strategic Priority 1:
Guarantee Market Access
Through Systematic Linkage
Development

1



Facilitate Partnerships for Anchor Demand

Government should begin by facilitating collaborations with corporate entities such as retailers, quick-service restaurants (QSRs), and the HORECA sector to serve as anchor buyers, providing assured offtake and reducing market entry risks for these enterprises. The focus here should be on sales of processed and value-added products and not merely on the raw commodities.

This can be complemented by defaulting the small players to digital shelves on day one, ensuring their stock-keeping units (SKUs) are immediately listed on national platforms like the Open Network for Digital Commerce (ONDC) to enable seamless B2C and B2B discovery and sales. Beyond ONDC, facilitating tie-ups with private digital marketplaces will go a long way in ensuring business success for these small enterprises.

Lastly, in regions where corporate anchoring is insufficient, government should establish assured “demand pipes” through state agencies acting as initial buyers. Goa’s GoVan initiative demonstrates a successful model, effectively connecting local produce and value-added goods to consumers under a government-backed brand.



Support branding and marketing

In addition to the basic market linkage, the government should channelise the PM-FME scheme’s branding and marketing budget toward high-impact, measurable initiatives—such as performance-driven digital campaigns and professional catalogue development—rather than limiting efforts to basic packaging artwork. Support is needed especially for One District One Product (ODOP) districts.

Strategic Priority 2: Deploy Blended Capital Through Multiple Partnerships

2

To effectively bolster the financial ecosystem for micro-food enterprises, the Government should first of all leverage established multi-lateral funding lines that already support agricultural value chains. Few examples:

 **ADB**

ADB: Leverage the Asian Development Bank's **\$130 million** Himachal horticulture initiative, which promotes cluster-wide community horticulture production and marketing associations, as a scalable template for One District, One Product (ODOP) horticulture clusters nationwide.



THE WORLD BANK

World Bank: Utilize the World Bank's National Rural Economic Transformation Project (NRETP)—a comprehensive national platform offering working-capital lines and enterprise support for women-led ventures—to fund SHG-owned processing and sales units.



Digital Credit Solutions:

Collaborate with fintech firms such as Samunnati Finance to develop alternative credit assessment models, providing working capital loans of ₹2–5 lakh at competitive interest rates (12–14%).



Other innovative schemes:

Revenue-based financing, CSR-backed patient capital, and digital invoice discounting can create sustainable financial models for micro food entrepreneurs.



TReDS Platform Integration:

For buyers with 30–60-day payment cycles, channel SHG/FPO invoices through government-backed Trade Receivable Discounting System (TReDS) platforms, converting receivables into immediate cash flow.

Also, the Government should try to reduce the perceived risk around lending to FPOs / cooperatives / SHGs. For instance, they can establish state-backed guarantee funds (₹20–40 crore per state) through NABARD. This would incentivize banks to lend confidently to grassroots processors, SHGs, and FPOs.

**Strategic Priority 3:
Scale Proven Capacity Building
Models Nationally**

3



**Replicate Successful
State Pilots**

Initiatives such as MAGNET in Maharashtra, funded by the ADB, illustrate how structured training and mentoring—closely linked to market opportunities—can significantly enhance farmer incomes. Scaling similar programs across states, supported by the ADB or World Bank or GIZ, can make capacity building a central component of all grassroots schemes. Such partners, apart from bringing capital, also bring rich international experience in managing transformational projects.



**Embed Digital and
Behavioral Learning**

The Government can leverage the work of philanthropic trusts viz., Digital Green's participatory video model that has reached millions of farmers at low cost. If institutionalized under NRLM and PM-FME, it could help micro-entrepreneurs absorb complex practices. The Gates Foundation can also underwrite innovations in digital learning and women-focused entrepreneurship training.



**Push for Technology Adoption
and Business skills**

Capacity building must also go beyond enterprise literacy to cover technology adoption. Training is needed for affordable cold storage models, modular processing units, and AI-based grading and traceability tools. Simple QR-based labelling goes a long way in establishing confidence – especially among premium urban and export markets. These are nitty-gritties such small enterprises need to be extensively trained on.

In addition, these small firms need help to run a business efficiently, manage marketing well, and increase their income. Such courses need to be carefully developed to address local needs.



**Set up District Centres of
Excellence for Integrated Support**

Finally, the government can anchor all of this through District Centre of Excellence, a one-stop hub for training, compliance, and digital enablement. By positioning all stakeholders viz., government, multilaterals, bilateral, and philanthropies not only as funders but as knowledge partners, India can transform scattered schemes into a competitive, resilient capacity-building ecosystem.

This should also need the government to ensure adequate testing labs and certifying agencies in such a Centre of Excellence, as well as all such clusters being developed.

Way Forward



The real opportunity lies not just in building large food parks or infrastructure corridors but also in empowering the thousands of micro-enterprises, women-led units, and community entrepreneurs who are already adding value at the grassroots level. By aligning public policy, investments, and community capability even a 20 percent increase in income unleashes ₹ 1000 crores opportunity that can become a reality. In addition, it will lead to better livelihoods and employment opportunities – especially for the womenfolk. The reduction in food losses with better processing operations close to the farmgate will lead to a more sustainable future for us and our future generations.

The foundation exists, the opportunity is clear, and the potential impact is transformational This is how India can write the next chapter of its development story: from the farm gate to the global plate, ensuring that prosperity reaches every village, every farmer, and every entrepreneur contributing to feeding the nation and the world.



Goa Jackfruit Processing - Local Pilot with National Relevance

There are many challenges. To start with, there is low awareness among farmers, SHGs, and consumers regarding jackfruit's commercial potential. There are harvesting and handling challenges due to the bulkiness of fruit and labour-intensive methods. There are no clear customers beyond local fresh fruit sales. Capital has always been a challenge too.



Given the ground realities, there are two broad possible interventions:

Option 1
One unit ... for sliced fruit, or powder, or chocolates

1

During the harvest season, Jackfruit fetches ₹30-40 per fruit on average (or ₹10-15 per kg). When cut, such a fruit yields ~65% of the gross weight of jackfruit and varies across regions depending on the variety. If one cans this fruit, the market price can be up to ₹180 per kg. Such canned Jackfruit are quite popular in five-star hotels.

In case chocolate production can be blended with this Jackfruit the price realization can be as high as ₹350 per kg. Jackfruit powder, which is rich in fibre, vitamins A, B, C and potassium can be marketed as a health supplement and can even be mixed with wheat atta in proportions of 4:1. The average price of jackfruit powder is ₹600 per kg.

In all such processing and value addition activities, the incremental cost comes to ₹55-65 per kg. In other words, total cost per kg comes to ₹65-80 against a potential revenue of ₹350-600 per kg. The income enhancement is phenomenal.

Apart from this, jackfruit stones are rich in protein and fibre, and it is a popular snack item (Barbequed) in the Gulf & Mediterranean regions. In addition, Jackfruit outer skin can be tanned and spread like sheet like leather. Jackfruit outer skin has an inherent property of high liquid adsorbent capacity for converting Bio-Degradable sanitary napkins.

By the way, the capex needs for such integrated Jackfruit processing activities are not prohibitively expensive. Depending upon the scale and the exact processing needs, necessary equipment could be arranged for ~ ₹10 crores. An organized FPO or a cooperative should be able to raise such capital from banks or other financial institutions.



Given the ground realities, there are
two broad possible interventions:

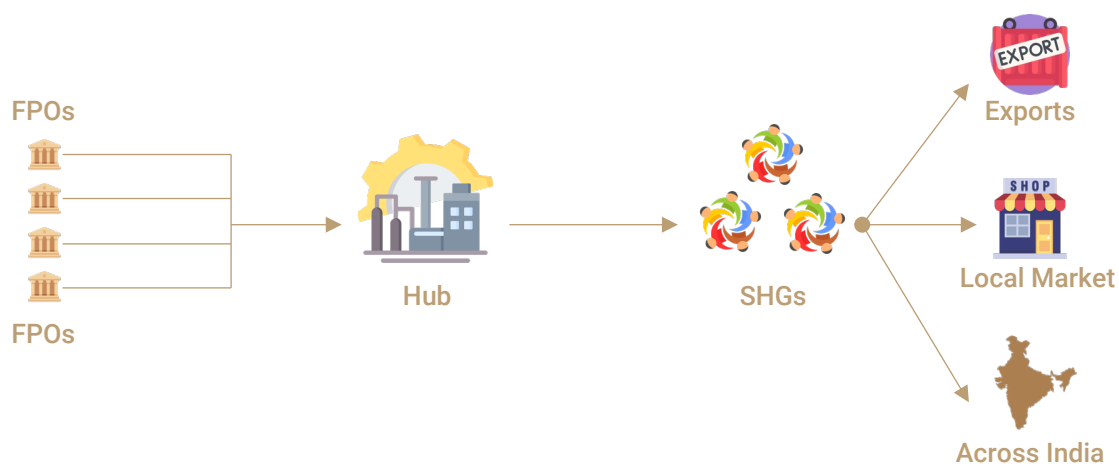
Option 2

Full ecosystem development ...multiple SHGs, one
big unit ... for sliced fruit, to pickles, to chocolates

2

A hub-and-spoke model is proposed. A regional hub will serve as central processing facility for cleaning, de-bulking, seed removal, cold storage, and packing. FPOs will act as aggregators and primary processors, ensuring efficient harvest and grading. SHGs will function as micro-processing units, converting arils into high-value products such as chips, flour and ready-to-cook packs. This structure ensures scale, quality control, and inclusivity, while directly addressing the issues of bulk handling, logistics, market access, and capital constraints

Hub and Spoke Model for Jackfruit Value Chain in Goa



Proposed Infrastructure and Costs:



Processing Hub

Capacity	50 t/day
# Units	1
Cost per Unit (₹ lakh)	525–600
Total Cost (₹ crore)	5–6
 Functionality	1. Cold store 2. Blast freezer 3. Chiller 4. Pulveriser 5. Processing line 6. Utilities
 Targeted Products	Frozen Jackfruit (Ripe and tender), Jackfruit flour, Fresh and Dried Jackfruit
 Remarks	10% of processed products earmarked for exports. This can employ around 15 people and can also be used as VAP skill training centre.



FPO Packhouses

Capacity	10 t/day
# Units	2
Cost per Unit (₹ lakh)	91.75
Total Cost (₹ crore)	1.83–2.0
 Functionality	1. Sorting/grading lines 2. Chiller 3. Mechanical harvester 4. Packaging Line 5. Utilities
 Targeted Products	Frozen Jackfruit (Ripe and tender), Fresh Jackfruit
 Remarks	Aggregation with minimal processing facility including harvesters. Employs 6 people minimum per packhouse.



SHG Micro-Units

Capacity	300 kg/day
# Units	150
Cost per Unit (₹ lakh)	19.5
Total Cost (₹ crore)	29.25–30.0
 Functionality	Pulveriser Slicer/Cutter Drier Sealing Machine
 Targeted Products	Jackfruit flour, Chips, Pickles, Jackfruit Chocolates
 Remarks	~5–10 people engaged per SHG.



Working Capital & Branding

Capacity	NA
# Units	NA
Cost per Unit (₹ lakh)	NA
Total Cost (₹ crore)	2.0 – 3.0
 Functionality	Marketing, certification
 Targeted Products	NA
 Remarks	NA

Total Investments



₹ 38-41 Cr.

Goa's jackfruit, often sold at just ₹10–15 per kg, hides a remarkable value story. With a simple transformation 11 kg raw fruit is converted into 1 kg powder priced at ₹ 500–600 per kg. The fully loaded cost comes to ~₹300 per kg, considering all items such as raw material cost, labour cost, utility, machinery, etc. This the kind of revenue upside FPOs and SHGs should aim for.

A modest investment pays itself back creating a robust case for government intervention. Together with other SKUs while anchoring new SHG livelihoods, export streams Goa can leap from a seasonal surplus to a year-round, high-value, zero waste jackfruit economy.

Comprehensive Implementation Strategy



Component 1: Awareness Creation and Market Development



Consumer Awareness Campaigns:

Run a state level "Goa Jackfruit Festival" every May–June (seasonal peak) showcasing products from SHGs/FPOs. Use GoVan branding + ODOP logos in schools, collages, local markets, and on social media.



Farmer & SHG Awareness:

Conduct block-level workshops with ICAR-CCARI and KVK scientists to show potential products (chips, flour, jams). Push short video explainers (in Konkani/Marathi) via WhatsApp/YouTube in partnership with Digital Green.



Buyer Awareness:

Target cruise liners, airport duty-free shops, and hotel chains with sampling campaigns.



Leverageable Schemes:

Utilize PM-FME/ODOP branding support, offering up to 50% subsidy for promotion (₹5–10 lakh per enterprise), to drive visibility and market traction



Component 2: Market Linkages and Demand Assurance



Anchor Demand:

Sign 3–5-year MoUs with chains like Taj, Marriott, and Goa's top hotels to procure jackfruit-based flour, frozen pulp, and RTE curries for their menus. This can be facilitated by the state agriculture and tourism department.



Agri-Tourism Integration:

Encourage homestays and resorts to include jackfruit dishes in menus; and also in airports and cruise terminals. Tie up with IRCTC to include jackfruit products in premium train catering (Konkan Railway tourist trains).



Digital Presence Day One:

Onboard SHG/FPO products directly onto ONDC with pre-curated catalogues (chips, flour, frozen pulp) managed through GoVan as aggregator.



Exports:

Tie-up with anchor buyers such as Lulu group, ADF Foods Limited and start with products like frozen pulp (Middle East) and jackfruit flour (vegan/gluten-free markets in EU/US).



Leverageable Schemes:

Utilize PM-FME/ODOP branding support, offering up to 50% subsidy for promotion (₹5–10 lakh per enterprise), to drive visibility and market traction



Component 3: Capital Access and Financial Integration



World Bank:

Tap for sustainable value chain development and value addition in tropical fruits similar to that of Bamboo Value Chain Development in North-eastern states and Himachal Pradesh Subtropical Horticulture, Irrigation, and Value Addition Project with a ₹ 50–100 crores fund.



Fintech Tie-Ups:

Partner with Samunnati Finance and other value chain financing financial institutions to provide ₹2–5 lakh working capital loans to SHGs/FPOs at 12–14% interest (lower than informal credit). Also explore revenue-based-financing or other innovative options.



Receivable Financing:

Make it mandatory for Goa State Horticulture Corporation Limited/Goa State Biodiversity Board to list suppliers' invoices on TReDS so SHGs get cash in 3–5 days instead of waiting 30–60 days.



State-Backed Guarantee Fund:

Create a ₹ 20–40 crores risk pool through NABARD/Goa govt to cover defaults, making banks more comfortable lending to jackfruit processors/SHGs and FPOs.



Leverageable Schemes:

PM-FME, MIDH, NHB for infrastructure creation and AIF for interest subvention and credit guarantee.



Component 4: Capacity Building and Technology Transfer



ADB/World Bank:

Leverage ADB bank funds similar to that of Maharashtra's MAGNET projects and world bank funds similar to Assam Agribusiness and Rural Transformation Project and Rajasthan Agricultural Competitiveness Project for capacity building and training stakeholders



Donors:

Gates Foundation can fund women focused digital literacy/technology related programmes. They can also underwrite digital outreach costs for SHGs.



Tech Partners / Digital Tools:

Partner with companies like Raheja Solar Food Processing Private Limited for solar dryers, Frigoscan for value addition equipment's for on-ground demonstrations. Use Digital Green to roll out short WhatsApp-based modules in Konkani/Marathi on hygiene, packaging, online sales, cultivation practices.



Government organisations such as ICAR-CCARI / NRLM:

Facilitate quality certification support (FSSAI/HACCP) and technology dissemination. NRLM & KVKs can pair Goa SHGs with successful jackfruit processors from Kerala/Karnataka for peer learning and market connections and provide capacity building across their groups. Finally serve as knowledge hubs feeding into the proposed State Centre of Excellence.



Leverageable Schemes: DAY NRLM, PM-FME



Component 5: Governance and Implementation Framework



State level Centre of Excellence (CoE):

A convergence platform and one-stop hub. Provides space, governance framework, and services in training, compliance, and digital enablement and ensures synergy across stakeholders (govt., ICAR, KVK, fintechs, buyers, CSR, multilaterals).



Anchor Buyers:

Make Goa State Biodiversity Board and Goa State Horticulture Corporation Limited (GSHCL) as aggregators and first buyer, ensuring SHGs always have a fallback market.



Leverageable Schemes:

State Govt + PMKSY (Research & Infra)

Please note that this is a preliminary analysis on Jackfruit value chain in Goa. There should a Detailed Project Report (DPR) on this topic. There should also be additional elements such as research (on better varieties), a large list of possible partnerships (government bodies / NGOs / etc.), alignment with existing schemes, etc. Goa will have the advantage of implementing it faster and seeing tangible results in a short time. If such a scheme can be successfully implemented in Goa, it could very well define the blueprint for multiple other such initiatives around the country.

GOVERNANCE

About Assocham



The Associated Chambers of Commerce & Industry of India (ASSOCHAM) is the country's oldest apex chamber. It brings in actionable insights to strengthen the Indian ecosystem, leveraging its network of more than 4,50,000 members, of which MSMEs represent a large segment. With a strong presence in states, and key cities globally, ASSOCHAM also has more than 400 associations, federations, and regional chambers in its fold.

Aligned with the vision of creating a New India, ASSOCHAM works as a conduit between the industry and the Government. The Chamber is an agile and forward-looking institution, leading various initiatives to enhance the global competitiveness of the Indian industry, while strengthening the domestic ecosystem. With more than 100 national and regional sector councils, ASSOCHAM is an impactful representative of the Indian industry. These Councils are led by well-known industry leaders, academicians, economists, and independent professionals.

The Chamber focuses on aligning critical needs and interests of the industry with the growth aspirations of the nation. ASSOCHAM drives four strategic priorities – Sustainability, Empowerment, Entrepreneurship and Digitization. The Chamber believes that affirmative action in these areas would help drive an inclusive and sustainable socio-economic growth for the country.

ASSOCHAM is working hand in hand with the government, regulators, and national and international think tanks to contribute to the policy making process and share vital feedback on implementation of decisions of far-reaching consequences. In line with its focus on being future-ready, the Chamber is building a strong network of knowledge architects. Thus, ASSOCHAM is all set to redefine the dynamics of growth and development in the technology-driven 'Knowledge-Based Economy'.

The Chamber aims to empower stakeholders in the Indian economy by inculcating knowledge that will be the catalyst of growth in the dynamic global environment. The Chamber also supports civil society through citizenship programs, to drive inclusive development. ASSOCHAM's member network leads initiatives in various segments such as empowerment, healthcare, education and skilling, hygiene, affirmative action, road safety, livelihood, life skills, sustainability, to name a few.

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