



# A STRUCTURAL STRATEGY FOR AGROCLIMATIC-LED RURAL TRANSFORMATION

A Structural Strategy for  
Agroclimatic-Led Rural Transformation

A Research-based Recommendation Paper By  
**BCC&I**

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## 1. EXECUTIVE SUMMARY

West Bengal, with a nominal GSDP of Rs. 20.3 lakh crore (US\$ 236 bn) in 2025-26, is India's sixth-largest economy — yet its per capita income sits 20% below the national average. Agriculture employs the plurality of its 91 million-strong labour force while contributing only 17.1% to GSDP. The state produces more rice (16.49 MT in 2024-25), jute (>80% of national output), and potato (24.3% of India's output) than virtually any other state, yet its farmers remain among the poorest in the country. Simultaneously, it hosts the largest number of MSME establishments in India — 52.7 lakh units (registered + unregistered, GoI 2016-17) — employing 135.52 lakh people, with 43.51 lakh female employees and 29.01 lakh female-owned enterprises (23.42% of India's total), yet this vast artisan-and-enterprise base is sub-scale, credit-starved, and poorly market-linked.

**The problem is structural, not sectoral: weak procurement, absent value chains, fragmented holdings, inadequate credit, institutional atrophy, 520+ MSME/handloom/khadi clusters operating below potential, and intensifying climate vulnerability. This paper diagnoses these failures systematically and prescribes a zone-wise, sector-specific, institutionally anchored roadmap — with Rural MSME and Cluster Development as an explicit pillar — to double farm and artisan incomes and revitalise the rural economy by 2030.**

### 1.1 Key Macro Indicators: West Bengal

Indicator	West Bengal	India / Benchmark
Nominal GSDP (2025-26)	Rs. 20.3 lakh crore	6th largest state
Per Capita Income (2022-23)	Rs. 1,41,373	20% below national avg
GSDP Growth Rate (avg 2012-22)	4.3% p.a.	National avg: 5.6%
Agriculture shares in GSDP	17.1% (2024-25)	Employs ~55% of workforce
Rice Production (2024-25)	16.49 MT	#1 in India
Jute Production	>80% of national output	#1 in India
Tea Production (Apr-Dec FY25)	347.59 mn kg (25.15%)	#2 in India
MSME Establishments	52.7 lakh (reg. + unreg.)	#1 in India
MSME Employment	135.52 lakh	#1 in India (2019-20)
Female-Owned MSMEs	29.01 lakh (23.42% of India)	#1 in India
Industrial MSME Clusters	520 (MSME-281, HL-176, Khadi-63)	As of 2018; needs expansion
Credit-Deposit Ratio	~25 pp below national avg	Critical gap
Fiscal Deficit (2024-25 RE)	4.0% of GSDP	Target was 3.6%

## 2. SECTION 1: THE PARADOX — OUTPUT WITHOUT PROSPERITY

### 2.1 The Agrarian Paradox: High Output, Low Income

Bengal's Green Revolution arrived late and remains incomplete. The state achieved a rice production miracle from the 1980s — driven by Aman-Aus-Boro tri-seasonal cultivation — yet rice farmers in Murshidabad or Cooch Behar earn a fraction of their Punjab counterparts. Simultaneously, its village artisan economy — once the envy of Asia — has been hollowed out by deindustrialisation and capital starvation. Three structural flaws sustain this dual paradox:

- **The MSP Access Failure**

FCI and state agencies procure ~85% of rice at MSP from Punjab and Haryana. West Bengal, Bihar, Odisha and Assam — with far more rice farmers — are structurally excluded. The Shanta Kumar Committee (2015) estimated only 6% of Indian farmers benefit from MSP procurement nationally; in West Bengal the figure is demonstrably lower. **A 2025 Indian Journal of Agricultural Economics study confirms West Bengal and Jharkhand exhibit 'acute distress sale vulnerability' — farmers routinely selling below MSP to private traders. The state procures ~51 lakh MT annually from 15 lakh farmers — commendable but covering a fraction of total production.**

- **The Land Fragmentation Trap**

Over 85% of Bengal's cultivators are marginal (<1 ha). Average holding size has declined to 0.68 ha (Rautari village, Nadia; Indian Journal of Agricultural Sciences, 2020). This renders mechanisation economically irrational, forecloses formal credit access (no adequate collateral), and prevents FPO-scale value chain participation. The Simpson Index of fragmentation in coastal Bengal is among the worst in the country for any major agricultural state.

- **The Credit Desert**

West Bengal's Credit-to-GSDP ratio trails the national average by 18 percentage points (NITI Aayog, 2021). Its Credit-Deposit Ratio is 25 pp below the all-India figure. Rural savings are systematically re-deployed to urban uses. **The Bengal Chamber's 2024 Rural Connect event highlighted that only 38 of 150 attending FPOs could secure even in-principle loan sanctions — a stark indicator of credit rationing severity in the agricultural economy.**

- **The MSME Productivity Gap**

West Bengal leads India in MSME count (52.7 lakh establishments, GoI 2016-17) and employment (135.52 lakh; MoMSME Annual Report 2019-20). Yet 98% of these are micro enterprises and 99% of all industrial units are MSMEs — which means the scale graduation pipeline is almost non-existent. Turnover per MSME establishment is a fraction of Maharashtra or Tamil Nadu counterparts. The 520 clusters receive support but lack critical mass in Common Facility Centres (CFCs), marketing infrastructure, and technology upgrading. Rural MSMEs — handloom, handicraft, agro-processing, leather, sericulture — face a structural trap: too small to access institutional credit, too fragmented to access premium markets.

## 3. SECTION 2: SIX AGROCLIMATIC ZONES — DIFFERENTIATED STRATEGIES

### 3.1 Zone-Wise Strategy Framework

West Bengal spans 88,752 sq km across six distinct agroclimatic zones (ACZs). A homogeneous agricultural policy has been the bane of Bengal's farm economy — what works in the Gangetic alluvial belt is irrelevant and often counterproductive in the red-laterite Jangalmahal or the saline Sundarbans. Each zone also carries a distinctive MSME and artisan identity that must anchor non-farm rural income.

Zone	Districts	Key Crops	Priority Challenge	Flagship MSME/Agri Intervention
Z-1: N. Hills	Darjeeling, Kalimpong	Tea, Cardamom, Kiwi	Low value realisation	GI Premium + Tea-Craft Corridor
Z-2: Terai-Teesta	Jalpaiguri, Alipurduar, Cooch Behar	Tea, Pineapple, Maize, Jute	Crop shift + no processing	Agri-MSME Processing Cluster
Z-3: Gangetic Alluvial	Burdwan, Hooghly, Nadia, Murshidabad	Rice, Potato, Jute, Veg	MSP + post-harvest loss	FPO-MSME Aggregation Hubs
Z-4: Red Laterite	Bankura, Purulia, W. Medinipur	Maize, Millets, Castor	Rainfed stress + tribal exclusion	Tribal MSME Enterprise Fund
Z-5: Coastal Saline	S. 24 Pgs, E. Medinipur	Salinity-tolerant rice, Fisheries	Climate shocks, salinity, migration	Climate-Resilient Blue Economy
Z-6: N. Bengal Plains	Malda, Dinajpur, Dinajpur	N. S. Mango, Lychee, Wheat, Maize	cold chain	Horticulture Export Zone + Silk Cluster

### Zone 1 — Northern Hills: Tea Economy Reinvention + Craft MSME

Darjeeling-Kalimpong produces the 'Champagne of Teas' (GI-tagged; up to Rs. 35,000/kg internationally) yet tea workers earn starvation wages under a 150-year colonial plantation model. Yields have slipped from ~9 mn kg at peak to 6-7 mn kg currently in the Darjeeling district. Beyond tea, the zone harbours a dormant craft economy — bamboo craft, handmade paper, and cardamom-based artisanal products — that can anchor MSME income.

- Mandate 25% equity participation by tea workers' cooperatives in plantation companies through a structured NABARD Equity Grant Fund buy-in.
- Launch a Darjeeling-Kalimpong Tea-Trekking-Craft Corridor: eco-tourists, premium direct retail, and a dedicated craft MSME bazaar at Kalimpong targeting 2 lakh visitors annually, generating Rs. 500 crore by 2028.
- Promote cardamom, kiwi, avocado, and high-value spices as shade-grown intercrop — BCKV to release 3 new varieties by 2027 with guaranteed buy-back from pharma and F&B companies.
- Establish a Darjeeling Tea Digital Auction platform (farm-to-roaster model) eliminating 3-4 layers of middlemen who appropriate 40-60% of the price premium.
- Set up a Hill Crafts MSME Common Facility Centre (CFC) at Kalimpong for bamboo, thanka painting, handmade paper, and incense — under SFURTI-GOI funding; target 2,000 artisan beneficiaries by 2027.

### Zone 2 — Terai-Teesta Alluvial: Agri-MSME Processing Pivot

Jalpaiguri and Alipurduar's Dooars tea belt is under structural profitability stress. Cooch Behar's fertile alluvial plain grows excellent jute, pineapple, and maize but lacks any processing infrastructure within 150 km. Annual pineapple production exceeds 4 lakh MT with post-harvest losses of 30-40%. The zone's proximity to Bangladesh, Bhutan, and the ASEAN connectivity corridor is a massively underutilised economic advantage.

- Set up two Agri-MSME Processing Clusters at Alipurduar and Cooch Behar under PM MFME/Mega Food Park — pineapple canning, maize value addition, jute diversification — targeting 15,000 direct MSME jobs.

- Fast-track cold storage: target 15 new cold storage units (5,000 MT each) by 2027 through WBSIDC-private co-investment; existing WB Cold Storage Act to be revised with mandatory price caps.
- Formalise border haats at Changrabandha (Cooch Behar) and Haldibari (Jalpaiguri) with phytosanitary labs and digital trade facilitation for agri-MSME exporters.
- Develop a Jute Diversification MSME Cluster in Jalpaiguri: geotextiles, composite boards, and eco-packaging — converging NIRJAFT's retting technology with artisan upskilling.

### **Zone 3 — Gangetic Alluvial: Rice-Potato-Jute Belt + Craft Industry**

Burdwan ('Rice Bowl of Bengal'), Nadia, Hooghly, and Murshidabad are the most productive zones but also where agrarian distress is sharpest — extraction by arhatiyas, cartelised cold storage, and absent MSP operationalisation. Critically, this zone also hosts Bengal's most iconic MSME clusters: Bishnupur terracotta and Baluchari silk (Bankura), Fulia-Nadia handloom (Shantipur, Phulia), Hooghly jute, and Murshidabad silk — all GI-certified, all underperforming commercially.

- Operationalise 200 new RMC procurement centres (Budget 2025-26 provision) within 12 months; prioritise Murshidabad, Nadia, and Malda — chronically underserved by FCI paddy procurement.
- Establish a Potato Price Stabilisation Fund (PSF) of Rs. 500 crore: intervene when farmgate prices crash below C2+50%, modelled on Odisha's tomato intervention mechanism.
- Deploy 2,000 Farm Machinery Hubs at gram panchayat level (Rs. 450 crore already budgeted, 2024-25) — prioritise Burdwan, Hooghly, and Nadia within 18 months.
- Launch a Digital Vegetable Exchange (DVX): connecting 5,000 vegetable FPOs with 200 institutional buyers (Safal, ITC, Reliance Fresh) by 2027 via WhatsApp/UPI-integrated platform.
- Murshidabad Silk Mega Cluster: 550 Bijoypur silk artisans are under SFURTI (EDII-led) — scale this to a 5,000-artisan Mulberry Silk Mega Cluster with a dedicated CFC for reeling, dyeing, design, and direct e-commerce marketing through Biswa Bangla and ONDC.
- Shantipur-Phulia Handloom District: India's densest handloom concentration. Establish an Indian Institute of Handloom Technology (IIHT) at Fulia (land already provided by state) as a design-technology anchor for the Nadia handloom cluster serving 1 lakh weavers.

### **Zone 4 — Red Laterite / Jangalmahal: Tribal Agri-MSME Economy**

Bankura, Purulia, and western Paschim Medinipur are the Jangalmahal — historically marginalised, predominantly Adivasi, and dependent on rainfed laterite agriculture. This zone has the highest distress agricultural wages. The 2024-25 Frontiers in Environmental Science study on Bankura confirms soils with 'inherently poor quality due to erosion and warm climate', making conventional Green Revolution approaches counterproductive. The MSME opportunity here lies not in modern industry but in scaling tribal crafts and forest-product enterprises.

- Pivot agriculture to millets (ragi, jowar, foxtail), castor, turmeric, and arhar — drought-tolerant, high-value crops. Converge with NITI Aayog's Millet Mission and the National Bamboo Mission.
- Tribal Agri-Enterprise Fund (TAEF) of Rs. 300 crore: blended finance (NABARD + IFAD + State) for 2,000 village enterprises across Jangalmahal in 5 years.
- MSME Thrust: Dokra (dhokra casting), Chou masks, terracotta, bamboo, and sal leaf products are globally unique crafts concentrated here. Scale the existing 10 Rural Craft Hubs (launched with UNESCO support) into 25 fully equipped SFURTI clusters by 2027, targeting 30,000 artisan beneficiaries.
- Centre of Excellence on Sal Leaf and Sabai Grass (Jhargram): already conceptualised at Rs. 5 crore; fast-track to production phase — will benefit 1,800 SHGs and 18,000 rural women.

- Van Dhan Vikas Kendras (VDVKs): currently only partially operational in Bengal. Target 100 fully functional VDKs by 2027 for minor forest produce processing and tribal MSME value addition.
- Fast-track Jangal Sundari Karmanagari industrial township (Purulia) to anchor agro-processing anchor industries that absorb locally produced raw materials rather than exporting them as commodities.

### **Zone 5 — Coastal Saline Zone: Climate-First Rural & Blue MSME Economy**

The Sundarbans and coastal East Medinipur present a compounding crisis: 60.5% of West Bengal's coastline is eroding (NCCR, MoES); sea level rise of 2.06-7.48 mm/year; 8 cyclones since 2019 (Bulbul, Fani, Amphan, Jawad, Yaas, Sitrang, Hamoon, Remal); Remal (2024) knocked out power for 30 million. Out-migration, trafficking, and loss of mangrove buffer are symptoms of economic collapse. The MSME response must be climate-smart and livelihood-anchoring.

- Mainstream salinity-tolerant rice varieties (MTU-7029, Lunishree, Gosaba-5); target 100% adoption in saline-affected blocks within 3 years through KVK extension networks.
- Integrated Farming System (IFS): rice-vegetable-fish integration in waterlogged paddy fields — demonstrated by RKVY Vigyan Kendras to significantly increase net income. Scale district-wide.
- Sundarbans Fisheries Cooperative Grid: connect 500 fishermen cooperatives with digital catch-logging, ice-plant access, and direct market linkage to Kolkata and Dubai seafood markets.
- Blue MSME Clusters: prawn processing, crab export, dried fish, coconut products, and mangrove honey — each coastal block with declining agricultural viability to host one climate-smart agro-MSME unit retaining local labour. Target 50 such units by 2028.
- Madurkati Mat Weaving Cluster (S. 24 Parganas, Midnapore): a GI-certified craft employing 15,000+ women, currently export-capable but supply-chain-broken. Set up a dedicated SFURTI cluster with e-commerce integration and packaging support.
- Ghatal Master Plan (Rs. 1,500 crore, 2025-26 Budget) for flood management in Paschim Medinipur must be executed within committed 2-year timeframe — flood losses directly destroy MSME and farm working capital.

### **Zone 6 — North Bengal Plains: Horticulture + Silk & Craft Export Zone**

Malda and the Dinajpur districts are underrated powerhouses — GI-tagged Malda Mango, Lychee, wheat, and maize — but lack cold chain and processing. North Dinajpur's Kaliaganj area has a significant silk tradition connected to Murshidabad. Rajganj (Jalpaiguri) hosts a growing cluster of agro-processing small units dependent on the food park at Siliguri.

- Malda Mango Export Hub: collective 5,000 MT cold storage + packhouse + direct export to Bangladesh, Middle East, UK diaspora markets. Target 50,000 MT exports worth Rs. 1,000 crore by 2028.
- Revive the Dinajpur wheat-maize belt with ITC/DCM Shriram contract farming for price assurance and input linkage; add a wheat flour MSME milling cluster at Balurghat.
- North Bengal Silk MSME Corridor: connect Kaliaganj (N. Dinajpur) silk with Murshidabad silk under a unified Bengal Silk Brand — target export turnover of Rs. 300 crore by 2030 under Biswa Bangla brand umbrella.
- Siliguri Agro-Food Park: the existing NITI Aayog aspirational corridor into Northeast India makes Siliguri the logical location for an MSME food processing hub serving North Bengal, Sikkim, and Bhutan — expand under AIF with 3 anchor food processing companies.

## 4. SECTION 3: SECTOR-BY-SECTOR FARM STRATEGY

### 4.1 Sector-Wise Agriculture Strategy

- **Rice: Beyond Production Supremacy**

Bengal is India's top rice producer (16.49 MT in 2024-25), yet the paddy farmer's net income remains chronically low. The state procures 51 lakh MT — commendable — but 60% of its 11,000+ rice mills use obsolete huller technology producing 15-20% breakage loss.

- Scale Decentralised Procurement to 75 lakh MT by 2028 — announce procurement centres 60 days before each harvest season.
- Transition 20% of rice acreage to Direct Seeded Rice (DSR): saves 20-25% irrigation water, cuts labour cost by Rs. 3,000-5,000/ha, improves profitability 15-20%.
- Rice mill modernisation: subsidise Satake/Buhler-type mills through PMKSY credit-linked subsidy; link upgraded millers directly to FPO procurement aggregators.
- Create Rice MSME value-add clusters: rice bran oil extraction, rice flour, beaten rice (muri), and puffed rice units — all cottage-to-small enterprise scale — particularly in Burdwan and Hooghly. This transforms the paddy supply chain into a rural MSME chain.

**Paddy fields release high methane. This could be mitigated through AWD Carbon Credit Method. Punjab and Haryana are executing this. The same may be done in West Bengal**

- **Potato: Managing the Glut-Crash Cycle**

Bengal's ~14-15 MT potato harvest collapses farmgate prices from Rs. 1,200/quintal to Rs. 200-300/quintal at peak season. Cold storage capacity (~60-65 lakh MT) is adequate in aggregate but 70% is concentrated in 4 districts and 85% is informally controlled, enabling cartel behaviour.

- Revise West Bengal Cold Storage Act: mandatory price caps on storage charges and pre-season stock registration.
- Potato Export Facilitation Cell under APEDA: target 5 lakh MT exports annually by 2027 to Bangladesh and Southeast Asia.
- Potato Processing MSME Clusters: only 3-4% of Bengal's potato is processed. Attract PepsiCo/ITC Agri as anchor processors in 3 districts; incentivise 500 starch/chips/flake MSME units under PM-MFME with 35% credit-linked capital subsidy.

- **Jute: Industrial Renaissance**

Bengal produces >80% of India's jute. Jute mills in the Hooghly belt directly employ 2.5 lakh workers. Global demand is surging with the plastics-to-natural-fibre transition. Yet jute growers receive 30-40% below MSP through trader exploitation.

- Diversified Jute Products Fund (Rs. 200 crore, JCI + private): jute geotextiles, composite boards, jute fashion textiles — segments growing at 15-20% annually globally.
- Mobilise 500 Jute FPOs in Hooghly-Nadia-North 24 Parganas belt for direct mill linkage.
- Microbial/ribbon retting: scale NIRJAFT's technology to 50,000 jute farmers by 2027 — reduces water pollution, improves fibre quality, commands 15-20% price premium.
- Jute Handicraft MSME Cluster: non-textile jute products (bags, decor, footwear) represent a Rs. 8,000 crore global market; establish 10 dedicated jute craft clusters across Nadia, North 24 Parganas, and Hooghly under SFURTI.

- **Tea: Quality Over Quantity**

WB tea output: 347.59 mn kg (25.15% of India, Apr-Dec FY25). Darjeeling contributes <3% of this volume but commands the highest global price. The Dooars bulk CTC belt faces Kenya and Assam competition. The industry employs 3 lakh workers.

- Darjeeling: GI enforcement + mandatory blockchain batch traceability (TeaBoard system) to ensure 100% GI premium reaches estate and workers.
- Dooars: transition 15% monoculture CTC area to orthodox and green teas; state to provide 40% input subsidy for 3 years.
- Tripartite Wage Agreement: minimum Rs. 350/day in 2026 with CPI-AL-linked Dearness Allowance.
- Tea-linked MSME ecosystem: artisan tea packaging, tea tourism micro-enterprises, and tea waste valorisation (tea seed oil, compost, cosmetics) — structured as an MSME cluster in each plantation district.

- **Fisheries & Aquaculture: The Blue Economy**

WB is India's largest inland fish producer. Vannamei shrimp aquaculture offers the fastest path to doubling coastal farm incomes — Andhra Pradesh's 70,000+ ha vannamei aquaculture on similar brackish ecologies demonstrates the model.

- Target 50,000 ha of certified vannamei aquaculture by 2029 in E. Medinipur and S. 24 Parganas; converge PMMSY (absorption: raise from 55% to 85%) with MPEDA export facilitation.
- Hilsa Conservation Dividend: Rs. 8,000/month per fishing family during the 45-day ban period (NFDB + state co-share).
- Upgrade 12 coastal Fish Landing Centres with ice manufacturing, automated weighbridges, cold storage, and transparent auction — model on Gujarat's Veraval FLC.
- Aquaculture-linked MSME: fish drying, value-added prawn products, fish feed manufacture, fish packaging — each coastal FPO to have a co-located MSME unit for post-catch processing.
- Integrated Fish farming. A separate note is provided.

- **Animal Husbandry & Dairy**

Bengal's dairy sector is strikingly underdeveloped. Rural poultry and goat rearing by SC/ST/OBC women are backyard operations lacking veterinary reach and market linkage.

- Bengal Dairy Cooperative Federation (BDCF): AMUL three-tier model; target 5,000 village dairy societies, 1 mn litre/day collection by 2030 (NDDDB + State).
- Poultry Mission: 50,000 backyard poultry units (200 birds each) through SHG networks under NABARD Poultry Venture Capital Fund.
- Mobile veterinary units (1 per block) + tele-veterinary services.
- Dairy-MSME linkage: artisanal dairy products (sandesh, mishti doi, ghee, paneer) from rural SHGs packaged and sold under Biswa Bangla brand to urban markets — this alone can generate Rs. 500-800 crore in additional rural enterprise income by 2030.

- **Horticulture, Floriculture & Medicinal Plants**

Bengal's agroclimatic diversity allows production of mangoes, lychee, jackfruit, banana, coconut, and betel leaf (paan — supporting 2.5 lakh families). Howrah's flower market is among Asia's largest. Medicinal and aromatic plants (MAP) have significant potential in laterite and terai zones.

- Bengal Floriculture Belt (NH-6, Howrah to Kharagpur): designated agri-export zone with packhouses, pre-cooling, and NSCBI Airport cargo linkage.

- Medicinal Plant Mission: CSIR-CIMAP + Ayush Ministry partnership; guaranteed buy-back with Himalaya/Dabur/Patanjali; focus on Jangalmahal and North Bengal.
- Paan (Betel Leaf) GI registration and MSME packaging: 2.5 lakh families in Nadia, Murshidabad, S. 24 Parganas — register Baranagar Paan as GI, develop hygienic processing for urban and export retail.
- Floriculture MSME Clusters: 3 clusters in Howrah, N. 24 Parganas, and Nadia under SFURTI targeting 10,000 flower-growing households, with cold-chain van integration and e-auction linkage.

## 5. SECTION 4: RURAL MSME & CLUSTER DEVELOPMENT — THE MISSING ENGINE

### 5.1 Rural Msme & Cluster Development: The Non-Farm Income Engine

If agriculture is the foundation of Bengal's rural economy, rural MSMEs are the walls and roof. A family that earns from a rice crop in October but has no enterprise income in January through March is a poor family — regardless of how good the harvest was. West Bengal's extraordinary MSME base is its most underutilised rural development asset. The state leads India in enterprise count, female entrepreneurship, and artisan diversity. What it lacks is scale, credit, design, and market connectivity. This section addresses those gaps directly.

<b>52.7 Lakh</b> MSME units (#1 in India)	<b>135.52 Lakh</b> MSME Employees	<b>43.51 Lakh</b> Female MSME Employees (#1)	<b>520+</b> Industry Clusters
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#### • The MSME Landscape: Assets and Deficits

West Bengal's MSME ecosystem is simultaneously India's largest and most fragile. 99% of all industrial establishments are MSMEs; 98% of those are micro enterprises — a classic profile of a sector trapped at subsistence scale. The state's cumulative MSME turnover of approximately Rs. 22,000 crore (US\$ 3 bn) sounds large in absolute terms but is dwarfed by Maharashtra (Rs. 3.5+ lakh crore) or even smaller states like Gujarat. The productivity gap is structural.

Strengths — What Bengal Has	Deficits — What Is Missing
<ul style="list-style-type: none"> <li>• 52.7 lakh MSME establishments — #1 in India</li> <li>• 29.01 lakh female-owned MSMEs (23.42% of India's total)</li> <li>• Rural female self-employment rose from 45.8% to 75.2% (2017-18 to 2023-24)</li> <li>• 520+ clusters across 23 districts; GI products in every ACZ</li> <li>• Iconic craft brands: Baluchari, Jamdani, Kantha, Dokra, Terracotta, Muslin, Madurkati</li> <li>• Biswa Bangla brand: airport retail, Delhi outlet, e-commerce presence</li> <li>• Bantala leather complex: 500 tanneries, Rs. 25,000 crore invested, 5 lakh employed</li> </ul>	<ul style="list-style-type: none"> <li>• 98% are micro enterprises — scale graduation pipeline broken</li> <li>• Credit-to-MSME ratio far below national average; collateral exclusion acute</li> <li>• Only 44 Common Facility Centres (CFCs) for 520+ clusters — severe infrastructure gap</li> <li>• Biswa Bangla turnover Rs. 204.9 crore (Tantuja alone, 2017-18) — marginal for scale it covers</li> <li>• SFURTI coverage thin: only partial clusters are functional</li> <li>• No state-level MSME export policy post-2020; obsolete IT and e-commerce integration</li> <li>• Design, packaging, and quality certification support absent for majority of rural artisans</li> </ul>

• **Cluster Typology: Bengal's Priority MSME Clusters by Zone**

Bengal's cluster economy is among the most geographically diverse in India. The table below maps the 15 highest-priority clusters with current status and recommended intervention:

Cluster / Product	District(s)	Artisans / Units	GI Status	Priority Intervention
Baluchari & Swarnachari Silk	Bishnupur, Bankura	~6,000 weavers	Yes (2008)	Mega Cluster + Design Hub + e-commerce
Jamdani Weaving	Nadia, N. 24 Pgs, Murshidabad	~12,000 weavers	Yes (UNESCO)	UNESCO brand leverage + premium export
Shantipur-Phulia Handloom	Nadia	~1 lakh weavers	Yes (Tangail)	IIHT Fulia + Cluster CFC + ONDC direct
Murshidabad Mulberry Silk	Murshidabad	~30,000 families	Yes	5,000-artisan SFURTI Mega Cluster
Bishnupur Terracotta	Bankura	~3,000 artisans	Yes	SFURTI Cluster + Museum-Retail + Export
Dokra / Dhokra Casting	Bankura, Purulia, Burdwan	~5,000 artisans	No	GI registration + SFURTI + ONDC linkage
Kantha Embroidery	Murshidabad, Birbhum, Nadia	~50,000 women	Yes	SHG-FPO federations + export certification
Patachitra (Scroll Painting)	Medinipur (Pingla), Birbhum	~8,000 artists	Yes	Rural Craft Hub + digital marketplace
Madurkati Mat Weaving	S. 24 Pgs, E. Medinipur	~15,000 women	Yes	SFURTI + e-comm packaging + export label
Bantala Leather Complex	S. 24 Pgs (Kolkata fringe)	~5 lakh workers	No	187 new tanneries + 139 footwear units (2024)
Howrah Engineered Products	Howrah	~95% of units in Howrah	No	MSME Engineering Hub + Technology Centre
Darjeeling Cardamom + Craft	Darjeeling, Kalimpong	~20,000 growers	Yes (Tea GI)	Hill Crafts CFC + direct retail kiosks
Siliguri Agro-Food Processing	Jalpaiguri, Darjeeling	~5,000 units	No	Mega Food Park expansion + logistics hub
Jute Handicraft Clusters	Hooghly, Nadia, N. 24 Pgs	~80,000 units	No	SFURTI + global e-commerce export clusters
Muslin Revival (Project Muslin)	10 districts, Rs. 62 cr project	~3,000 weavers	Yes (2009)	Scale to 10,000 weavers + premium retail

- **Cluster Development: From Welfare to Value Chain**

The existing cluster development framework provides Common Facility Centres, link roads, and skill training. These are necessary but insufficient. The next generation of cluster development must be market-driven, not infrastructure-driven. Three reforms are essential:

- Common Facility Centre (CFC) Augmentation

Out of 520+ clusters, only 44 have operational CFCs — a stunning infrastructure gap. Each CFC provides testing facilities, design support, packaging, and quality certification. Without a CFC, a cluster is a geographic coincidence, not an enterprise system. The state has targeted 8 industrial parks and 5 hubs (Murshidabad, N. 24 Parganas, Purba Bardhaman, Nadia) — these need to be extended into every priority cluster listed above.

- Target 150 new CFCs across priority clusters by 2028 — 3x current capacity — financed under SFURTI (GoI) and the state MSME budget. Each CFC to incorporate: testing lab, design studio, bulk raw material depot, packaging unit, and digital marketing terminal.
- Mandatory CFC utilisation metrics: a CFC with <30% utilisation after 2 years to receive immediate management audit and corrective action plan — not simply left as dysfunctional infrastructure.

- SFURTI Expansion: From Soft Clusters to Hard Enterprises

The Scheme of Fund for Regeneration of Traditional Industries (SFURTI) provides up to Rs. 2.5 crore per Mini Cluster and Rs. 5 crore per Mega Cluster. Bengal's SFURTI coverage remains thin relative to its artisan population. The Murshidabad Silk SFURTI (550 artisans, EDII-led) is a template — it needs to be replicated across 15 additional product clusters.

- Target 30 new SFURTI Mega Clusters across Bengal by 2028, with a specific focus on Jangalmahal crafts (Dokra, Chou, Sal-leaf), coastal crafts (Madurkati, dried fish), and the silk-handloom belt.
- State government to provide 25% matching funds for every SFURTI application — currently the state's co-financing rate is low, limiting GoI approvals. A dedicated state SFURTI Matching Fund of Rs. 150 crore would unlock Rs. 600 crore in GoI flows.
- Industry linkage: each SFURTI cluster to have a designated industry partner (e.g., Fabindia, Nykaa, Amazon Karigar, Flipkart Samarth) — formalise through a state MSME-Industry Connectivity Programme.

- Brand Architecture: Maximising Biswa Bangla

Biswa Bangla is one of India's few genuinely successful state craft brands — with outlets at Kolkata and Bagdogra airports, Dakshinapan and Rajarhat, and a Delhi store on Kharag Singh Marg. Tantuja achieved Rs. 204.9 crore turnover in 2017-18 after decades of loss. But the brand's potential is orders of magnitude larger. Karnataka's 'Namma' brand, Rajasthan's 'Rajasthali', and Maharashtra's craft boards have all struggled to reach institutional scale — Bengal has a head start it is not exploiting.

- Biswa Bangla e-commerce scale-up: list all 15 priority cluster products on Amazon (Karigar), Flipkart (Samarth), ONDC, and Etsy international simultaneously — with standardised quality certification and GI labelling. Target Rs. 500 crore in e-commerce sales by 2028 (vs. negligible current).
- Biswa Bangla International Retail Expansion: UK, UAE, and Singapore have large Bengali diaspora communities. Open Biswa Bangla pop-up stores and digital storefronts in London, Dubai, and Singapore by 2027 — modelled on Kerala's Guruvayurappan brand and Tamil Nadu's TANSSI.

- Banglar Saree brand: seven showrooms already operational (Haldia, Eco Park, Phulia, Dakshinapan, New Digha, Dhana Dhanya, Delhi); sales Rs. 5 crore initially — target Rs. 50 crore by 2027 with 25 additional showroom-cum-digital hubs.

○ MSME Finance: Closing the Credit Gap

Rural MSMEs in Bengal face a dual credit exclusion: too small for bank loans, too informal for MUDRA. The following architecture addresses this layered constraint:

- MUDRA Yojana Deepening: Bengal has significant MUDRA disbursement but disproportionately in the Shishu (up to Rs. 50,000) category. Push graduation to Kishore (Rs. 50,000-5 lakh) and Tarun (Rs. 5-10 lakh) tiers. Target 10 lakh active Kishore/Tarun MUDRA accounts in rural Bengal by 2027.
- PM Vishwakarma scheme (launched 2023): covers 18 traditional artisan trades — basket weaving, blacksmithing, pottery, carpentry, and others. West Bengal's scheme absorption must be tracked district-wise and pushed to 100% eligible artisan coverage by 2027. The scheme provides up to Rs. 3 lakh credit at 5% concessional interest.
- Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE): the state's MSMEs massively under-utilise CGTMSE guarantees. Create a dedicated MSME Credit Facilitation Cell in each DIC (District Industries Centre) to fast-process CGTMSE applications — reducing current 45-day to 10-day turnaround.
- West Bengal TREDIS Platform (wbtreds.in): launched December 2025 — a digital receivables financing platform for MSMEs. Ensure 5,000+ MSME registrations within the first year with targeted outreach to rural exporters and artisan clusters.
- Dedicated Rural MSME Venture Fund (Rs. 200 crore): blended state-SIDBI corpus for enterprise loans of Rs. 10-50 lakh to scale artisan enterprises, micro-processors, and rural tech entrepreneurs — the 'missing middle' of Rs. 5-50 lakh that neither MUDRA nor bank credit serves.

○ MSME Skilling: Linking Education to Enterprise

Rural MSME growth requires not just capital but skill and design capability. Bengal's artisan tradition is deep but trapped in generational replication without design innovation or market awareness. Three interventions are critical:

- MSME Facilitation Centres (MFCs): 1 per district (23 total), functioning as single-window clearance for statutory approvals and export facilitation. Currently exist but underperform — target processing time for all clearances to under 15 days by 2026.
- Biswa Kshudra Bazar (BKB) at Bolpur, Birbhum (50 acres): an entrepreneurial-commercial-artisan campus under development; fast-track to full functional status by 2027 as the anchor incubation hub for Jangalmahal and Birbhum artisan entrepreneurs.
- Design Clinics: deploy 100 NID (National Institute of Design) / NIFT alumni as embedded 'design mentors' in the 15 priority clusters — 6-month rotational placements, fully financed under the MSE-CDP (Micro and Small Enterprise Cluster Development Programme).
- Synergy MSME Conclave (annual state event, running since 2013): scale from state-level showcase to a 3-day international buyer-seller meet attracting global buyers for handloom, craft, leather, and agro-products — target Rs. 500 crore in live orders at the 2027 edition.
- Skill-Craft Convergence: link PMKVY (Pradhan Mantri Kaushal Vikas Yojana) training in rural West Bengal explicitly to cluster skill needs — 70% of PMKVY centres in craft districts to offer craft-relevant modules; currently this is not mandated.

- **ODOP and GI: The Commercial Case for Geographic Identity**

India's One District One Product (ODOP) programme provides marketing, branding, and export support to district-specific products. West Bengal's GI portfolio is one of India's richest — Darjeeling Tea, Baluchari, Jamdani (UNESCO), Kantha, Bishnupur Terracotta, Madurkati, Dinajpur's Katari Bhog rice, Fazli Mango, Hilsa of Ganga — yet commercial exploitation of these GIs is far below potential.

- Mandate an ODOP Product for each of Bengal's 23 districts and assign a dedicated ODOP Programme Manager (revenue officer or MSME officer) with measurable annual turnover targets.
- GI Premium Enforcement: register, publicise, and enforce GI tags for all 15 priority cluster products. Products without GI registration (Dokra, Madurkati) to be GI-registered by 2026 — the process takes 18-24 months and must start immediately.
- GI-Tourism Integration: convert GI product locations into 'Living Heritage Tourism Circuits' — Bishnupur terracotta, Patachitra at Pingla, Shantipur handloom, Murshidabad silk — increasing artisan-direct tourism spending which bypasses the commercial middlemen entirely.

## **6. SECTION 5: INSTITUTIONAL STRENGTHENING & LINKAGES**

### **6.1. Institutional Architecture: Building The Backbone**

- **Farmer Producer Organisations (FPOs): Scale and Professionalise**

The 2024 Bengal Chamber Rural Connect event revealed the depths of FPO fragility: only 38 of 70 FPOs attending could secure Rs. 4 crore in in-principle loans. India's target of 10,000 FPOs (Central Scheme) offers West Bengal a funded entry point the state must leverage urgently.

- Appoint professional CEO/Manager for each FPO: minimum 3-year service guarantee, recruited from MSc Ag graduates from BCKV.
- AMUL-ise FPO model: commodity-cluster FPOs (Rice, Vegetable, Fisheries, Handicraft) federated at district level.
- Dedicated FPO Equity Fund: Rs. 500 crore revolving corpus with NABARD — Rs. 15-25 lakh equity per FPO; current provision of Rs. 2,000 per farmer member is insufficient.
- FPO-MSME Hybrid: encourage FPOs to incorporate a producer company arm that functions as an MSME unit for post-harvest processing — this single structural change can transform paddy FPOs into agro-processing enterprises.

- **Cooperative Revival: From Dormancy to Digital**

West Bengal has over 20,000 registered cooperative societies — one of India's highest — but most are dormant or politically captured. The WBSCB and WBSCARDB credit network needs a fundamental audit and reset.

- 6-month mandatory audit of all PACS — dormant societies below minimum activity thresholds to be merged, digitised, or dissolved.
- 100% PACS computerisation by end of 2026 (NABARD PACS Computerisation Programme, Rs. 2,516 crore national scheme) — enables KCC issuance, insurance, and DBT.
- Cooperative-MSME Integration: handloom cooperatives (Tantuja), leather cooperatives, and jute cooperatives to be linked into cluster SPVs under the Cluster Development Programme — breaking the silo between cooperatives and clusters.

- **Self-Help Groups: From Savings to Enterprise**

West Bengal has over 40 lakh active SHGs under the Anandadhara Mission. Rural female self-employment has risen from 45.8% to 75.2% (IWWAGE data, 2017-18 to 2023-24). This is a massive, mobilised network waiting to be graduated to enterprise.

- SHG Agri-Enterprise Graduation: 25% of high-performing SHGs linked to commodity FPOs by 2027; SHGs to manage rural procurement centres, seed banks, and custom hiring centres.
- SHG-MSME Pipeline: top 5% of SHGs (selected by SRLM/Anandadhara based on repayment and activity) to receive Rs. 3-5 lakh enterprise loans for MSME registration and product development under the Anandadhara-Enterprise track.
- MKSP (Mahila Kisan Sashaktikaran Pariyojana): activate for 5 lakh women farmers in Jangalmahal and Sundarbans for organic certification, seed sovereignty, and direct market access.
- **Credit Architecture: Fixing the Plumbing**
  - Mandate Priority Sector Lending compliance by all PSBs in West Bengal; RBI Internal Ombudsman for escalated agricultural credit denial complaints.
  - Expand KCC coverage to 50 lakh active accounts by 2027; integrate with Bangla Shasya Bima for automatic crop insurance coverage.
  - Agriculture Infrastructure Fund (AIF) Cell: dedicated AIF Cell under Agriculture Department to fast-track 500 agri-infrastructure projects worth Rs. 5,000 crore by 2027.
  - WBTREDS.in: scale to 5,000+ MSME registrations in Year 1 for receivables financing — particular focus on handicraft exporters and food processors.
- **Agricultural Research-Extension-Farmer Linkage**
  - BCKV-Industry Tripartite: each BCKV technology cleared for commercialisation to have an identified industry partner and government scale-up budget within 2 years of validation.
  - KVKs: scale from 17 to 34 by 2028; each KVK to function as a 'Rural Innovation Hub' linking research, FPOs, and private agri-input companies.
  - Deploy 5,000 'Krishak Mitra' app-enabled extension agents in a district hub-and-spoke model.
  - KVK-MSME Convergence: 8 of 17 existing KVKs to be upgraded as Rural Agri-MSME Innovation Hubs — adding enterprise development, packaging design, and rural e-commerce labs to the traditional agri-extension mandate

## 7. SECTION 6: CRITICAL POLICY GAPS

### 7.1. Critical Policy Gaps: What Needs To Be Done Now

#### *Seven Structural Omissions Requiring Immediate Legislative / Policy Action*

- No state-level APMC reform: absence of regulated direct-purchase provisions preserves the arhatiya layer and increases agri-transaction costs by 15-25% for farmers and rural MSME processors alike.
- No Modern Land Leasing Law: Operation Barga (1977) protected tenants but froze the land market. An estimated 30-40% of Bengali farmland is farmed by informal tenants without credit access. A formal tenancy registration law would unlock credit for 15-20 lakh tenant farmers.
- No Food Processing/MSME Policy Post-2020: WB's 2009 Food Processing Policy is obsolete. A 2025 edition with SGST waiver for 5 years for food processing and craft MSME units in Tier 3 districts is overdue.
- MGNREGS-Agriculture & MSME Convergence Gap: MGNREGS mandates 60% spend on agriculture. In Bengal, funds are overwhelmingly earthworks and roads. Mandate that 40% of MGNREGS person-days in any village be linked to FPO/SHG agri-activities or MSME cluster infrastructure.
- PM-KISAN Non-Participation: ~70 lakh farmer families deprived of Rs. 6,000/year each. Cumulative transfer loss since 2019 exceeds Rs. 29,400 crore. The political economy is real but the deprivation is greater.
- No MSME Export Policy Post-2023: the state's Bengal Export Promotion Policy (2023) is generic. A dedicated MSME and Craft Export Policy targeting Rs. 5,000 crore in annual craft-handloom-agri-MSME exports by 2030 with district-level product mandates is needed.
- Digital Infrastructure Deficit for Rural MSMEs: <20% of Bengal's rural MSMEs are on e-commerce platforms (ONDC, Amazon Karigar, Flipkart Samarth). A state-funded 'Digital Dukaan' onboarding programme targeting 5 lakh rural MSMEs by 2027 is required, with district-level targets.

- **The PM-KISAN Exclusion: Arithmetic of Deprivation**

PM-KISAN provides Rs. 6,000/year to every landowner farmer family. West Bengal's non-participation (since 2019) means approximately 70 lakh farmer families have missed Rs. 42,000 per family cumulatively (7 years x Rs. 6,000) — a total transfer loss of approximately Rs. 29,400 crore. In a state where average farm household income is below Rs. 80,000/year, this is not a minor gap. Immediate enrolment is the single fastest income support lever available.

- **Land Records Digitisation**

West Bengal's Bhulekh portal exists but records are among the least digitised in India for a state of its size. This means: (a) farmers cannot access credit using land title; (b) FPO membership verification is manual; (c) MSME units on agricultural land cannot register. A state-funded Mission Land Digitisation with a 24-month timeline must be treated as economic infrastructure.

- **Climate Finance Underutilisation**

NAFCC and CAMPA funds are consistently under-absorbed by West Bengal despite being among India's most climate-vulnerable states (60.5% coastline eroding; 8 cyclones since 2019; SLR of 2-7.5 mm/year). A dedicated State Climate-Agriculture-MSME Finance Unit in the Finance Department to access and deploy national and international green finance is essential.

## 8. SECTION 7: FINANCIAL ARCHITECTURE & INVESTMENT MATRIX

### 8.1. Financial Architecture: Making It Bankable

- Priority Investment Matrix (2026-2030)

Initiative	Investment (Rs. Cr)	Source	Timeline	Expected Outcome
<b>AGRICULTURE &amp; FARM ECONOMY</b>				
FPO Scale-up (500 new)	500	NABARD + Central + State	2026-28	500 commodity collectives, 15L farmers
Cold Chain Network (200 units)	2,000	AIF + State + Private	2026-29	Post-harvest loss cut by 40%
Procurement Centre Expansion (200)	800	State + FCI + NABARD	2026-27	75 lakh MT paddy procurement
Bengal Dairy Cooperative (BDCF)	400	NDDB + State + SHGs	2026-30	5,000 village dairy societies
Coastal Livelihood + Blue MSME Package	600	NFDB + NAFCC + State	2026-30	5 lakh coastal families stabilised
KVK Expansion (17 new + 8 upgraded)	380	ICAR + State	2027-29	34 KVKs reaching 50 lakh farmers
<b>RURAL MSME &amp; CLUSTER DEVELOPMENT</b>				
150 New Common Facility Centres (CFCs)	900	SFURTI + State + AIF	2026-29	150 clusters fully equipped
30 SFURTI Mega Clusters	750	GoI SFURTI + State 25% match	2026-28	30,000 artisan beneficiaries
Biswa Bangla Digital + International Expansion	200	State + Commerce Min.	2026-28	Rs. 500 Cr e-commerce + 3 international outlets
Rural MSME Venture Fund	200	SIDBI + State	2026-30	5,000 enterprises Rs. 10-50L range
Murshidabad Silk Mega Cluster	120	SFURTI + State	2026-28	5,000-artisan cluster
Design Clinics (100 NID/NIFT mentors)	50	MoMSME + State	2026-28	15 priority clusters upgraded
5 Agri-MSME Processing Clusters	1,500	MOFPI + AIF + State + Private	2026-29	2 lakh processing jobs
<b>ENABLING INFRASTRUCTURE</b>				
Land Records Digitisation	250	State + DILRMP	2026-27	100% digital, 18 districts
Tribal Agri-Enterprise Fund (TAEF)	300	NABARD + IFAD + State	2026-30	2,000 village enterprises in Jangalmahal
Digital Market Infrastructure (DVX + wbtreds)	150	SFAC + State + Private	2026-27	1 lakh farmers + 5K MSMEs direct platform
<b>GRAND TOTAL</b>	<b>Rs. 9,100 Crore</b>	<b>Multi-source blended</b>	<b>2026-30</b>	<b>Structural Rural Transformation</b>

Note: This Rs. 9,100 crore is incremental capital investment over 5 years — additional to the state's existing annual agriculture budget of Rs. 22,620 crore (2024-25). The incremental cost per rural household (approximately 1.5 crore farm+artisan households) is Rs. 6,067 over 5 years — a capital-efficient rural transformation proposition delivering income doubling across agriculture and MSME sectors.

- Convergence Map: Central Schemes — Unlocking the Underabsorbed

Central Scheme	National Outlay	WB Opportunity	Current Status	Target by 2028
PM-KISAN	Rs. 60,000 cr/yr	Rs. 4,200 cr/yr for WB	ZERO (non-participant)	Immediate enrolment
PMMSY (Fisheries)	Rs. 20,000 cr (5yr)	Rs. 1,500 cr	~55% absorption	90% by 2027
Agriculture Infra Fund (AIF)	Rs. 1 lakh crore	Rs. 5,000 cr	Under-utilised	500 projects
SFURTI (Craft Clusters)	Rs. 500+ crore (annual)	Rs. 150 cr	Thin coverage	30 Mega Clusters
PM-MFME (Food Processing)	Rs. 10,000 cr (5yr)	Rs. 800 cr	Low absorption	50 clusters by 2028
PM Vishwakarma (Artisans)	Rs. 13,000 cr (5yr)	Rs. 1,500 cr (18 trades)	Partial coverage	100% eligible coverage
FPO Formation Scheme	10,000 FPOs nationally	500 for WB	~200 formed	500 by 2027
RKVY-RAFTAAR	Rs. 10,000+ cr/yr	Rs. 1,200 cr for WB	Moderate	Full entitlement
MUDRA (Kishore/Tarun)	Rs. 20 lakh cr cumulative	Rs. 1,000 cr/yr for rural	Skewed to Shishu	10 lakh Kishore/Tarun accounts
ODOP Scheme	National coverage	23 district products	Partial uptake	23 ODOP products fully supported

## 9. SECTION 8: THE ASPIRATION AGENDA — MILESTONES & MEASURABLE CHANGE

### 9.1. The Aspiration Agenda: What Success Looks Like

The rural populace of Bengal deserves to be told not just what will be done, but what it will feel like when it is done. These are concrete, time-bound milestones — not aspirational generalities.

#### By 2027 (Year 1-2) — Visible Change on the Ground

- Every gram panchayat has an operational Farm Machinery Hub and Custom Hiring Centre.
- 200 new RMC procurement centres operational — paddy procurement climbs to 65 lakh MT.
- 50 lakh active Kisan Credit Cards issued — smallest farmer in Bankura or Canning accesses Rs. 3 lakh credit in 72 hours.
- 100% PACS digitised — cooperative loan disbursement cut from 45 days to 5 days.
- 30 SFURTI Mega Clusters sanctioned — 30,000 artisans in Jangalmahal, Sundarbans, and the silk-handloom belt enrolled.
- Biswa Bangla e-commerce on Amazon Karigar, Flipkart Samarth, ONDC, and Etsy International — all 15 priority cluster products listed.
- 150 new Common Facility Centres under construction — design studio, testing lab, and bulk procurement depot in every priority cluster.
- PM Vishwakarma: 100% eligible artisan coverage across 18 trades in all 23 districts.

#### By 2030 (5-Year Structural Transformation) — Generational Change

- Farm household income doubles from ~Rs. 80,000/year to Rs. 1.6 lakh — matching the national aspiration of Doubling Farmers' Income.
- Artisan household income rises from ~Rs. 60,000/year average to Rs. 1.2 lakh through cluster upgradation and market access.
- Agriculture's GSDP share rises from 17.1% to 20% while employment intensity reduces — the mark of genuine productivity improvement.
- Post-harvest losses (currently 20-30% for vegetables, 15-20% for fish) cut to below 10% through cold chain investment.
- West Bengal becomes India's #1 aquaculture export state — exceeding Andhra Pradesh in certified vannamei shrimp volume.
- 500 FPOs commercially profitable with average annual turnover >Rs. 2 crore — farmer aggregation the default, not the exception.
- Bengal exports Rs. 5,000 crore in agri + craft + MSME products annually — from negligible today.
- MSME sector turnover rises from Rs. 22,000 crore to Rs. 55,000 crore — a 2.5x increase driven by scale graduation and market access.
- Sundarbans economy diversified: fisheries, eco-tourism, and Blue MSME clusters replace distress agriculture for 70% of coastal households.

West Bengal's rural economy does not lack resources — it lacks coordination, institutional continuity, and the political will to reform structural bottlenecks. The state leads India in rice, jute, artisan enterprise count, and female entrepreneurship. Its agroclimatic diversity is a genuine competitive advantage: no other state can simultaneously produce Darjeeling tea, Sundarbans honey, Malda mangoes, Murshidabad silk, East Medinipur prawns, and Bishnupur terracotta. The problem is that this extraordinary diversity has never been systematically converted into market value for the farmer or artisan.

Agriculture and MSMEs are not separate economies in Bengal's villages — they are the same household managing different income streams across different seasons. A farmer who grows rice in Kharif also weaves kantha in the Rabi lean season. A woman who tends cattle also runs a small dairy enterprise. Policy has historically treated these as silos — agriculture in the Agriculture Department, MSMEs in the MSME Department, cooperatives in the Cooperation Department, crafts in the Handloom Department. The transformation requires not just better policies within each silo but an integrated rural economy framework that links them.

Four principles must anchor any successful strategy: first, treat agricultural and artisan markets with the same seriousness as industrial policy — mandis, cold chains, CFCs, and price signals are infrastructure; second, invest in institutions not just schemes — FPOs, cooperatives, SFURTI clusters, and KVKs outlast government terms; third, differentiate by agroclimatic zone — what succeeds in Burdwan will fail in Purulia; fourth, let the market pull quality up — certification, GI enforcement, design investment, and direct consumer access are more transformative than procurement subsidies.

The political economy of reform in Bengal is complex. But it is worth remembering that a state that successfully executed Operation Barga — the most comprehensive tenancy reform in independent India — has demonstrated it can drive transformative rural policy when there is will. The question is whether that ambition can be revived, this time pointed not at land redistribution but at market access.

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**Principal Data Sources:** *NITI Aayog Macro-Fiscal Landscape of West Bengal (2025); IBEF West Bengal State Report (2025-26); PRS India Budget Analysis 2024-25 & 2025-26; NABARD Sectoral Paper on MSME, West Bengal (2021 & 2023); GoWB MSME&T Department (wbmsmet.gov.in, 2024-25); MoMSME Annual Report 2019-20; IWWAGE West Bengal Factsheet 2025; Wikipedia Economy of West Bengal (2024-25 data); ICAR / Indian Journal of Agricultural Sciences (2020); Indian Journal of Agricultural Economics (2025); Frontiers in Environmental Science (2024); National Centre for Coastal Research, MoES (2024); ICSF/IndiaSpend Sundarbans Reports (2024); The Statesman / Padhai.ai MSP Analysis (2025); Bengal Chamber Rural Connect Report (2024); CM WB Publication 'Resurgent Bengal' (2024); Save Handloom Foundation GI Cluster Report (2025); Indiablooms SFURTI Murshidabad Silk (2024); NewswaveIndia Bengal Shopping Festival (2024); Finance Department FRBM WB 2025-26; DCMSME State Profile West Bengal.*



