



FARMER PRODUCER ORGANISATION'S IMPLEMENTATION AIMING AT BOOSTING OF AGRICULTURAL GROWTH

1. Lalengkima, Research Scholar (Economics), NIT Mizoram. E-mail: engkima123@gmail.com
2. Konthoujam Gyanendra Singh, Associate Professor (Economics), NIT Mizoram. E-mail: gyanendra.hss@nitmz.ac

Abstract

Small and marginal farmers make up the bulk of farmers in India, but they are connected through traditional value networks that lack a supportive environment, including an institutional and physical structure, insufficient resources, and effective coordination within value networks. Farmer Producer Organizations have been founded by Indian government to help small farmers connect with agricultural marketing. Under the FPO system, the formally active entities in agricultural marketing have taken on a new shape, indicating the model's success. The formation of farmer and rural producer's organisations, also known as food and agricultural organisations, was done as a non-governmental organisation so that it could work freely and avoid the red tape hurdles that are often aptly designed by government officials who are exceptionally blunt in holding back procedural files. The Indian government is aware of the threat and is planning to implement additional reforms by 2022 in order to improve the financial situation of farmers. However, with such a large population and a wide range of means and measures, problems grow faster than solutions.

Keywords: Farmer Producer Organisation, Farmers, Rural development, Farmer Banking, Agricultural marketing.

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Introduction: Breadth & Scope of Farmer Producer Organisations (FPOs)

India is proud to have more than seven and half lakh inhabited villages and is primarily an agriculture supported-country. Still nearly 60% of its massive population resides in these villages and derives its livelihood from farming and livestock pets/ animal husbandry alongwith auxiliary miniscule occupations like fisheries, honey bee rearing, pig farming, silk-cocoon rearing and allied works. But several factors are responsible for the miserably low income of the agrarian community, among which are small land holdings, lack of organised and financially-supported marketing avenues for their produce, lack of transportation and storage facilities, lack of warehousing depots, ignorance about quality improvement innovations and value addition techniques, natural calamities, e.g., flood havoc, famine etc, etc. Small and marginal farmers account for 88 percent of all farmers in a country where 150 million people work as farmers(Trebbin, *et. al.*, 2012). It means they own less than 2 hectares of land on average. This makes it impossible to produce enough to sell or add value, and it makes it even more difficult for individual farmers to have any sort of market

negotiating leverage. However, with the launch of five-year plan, FYP, strategy for overall and collective growth opportunities, governments at the centre as well as at the state level came up with many beneficial schemes, planning, and procedures for alleviating the miseries of farmer class (Chand, R., 2008). Some of these measures which have proved to be helpful and beneficial in efforts for further augmentation of various plans are customised under the aegis of dedicated commissions, task forces, research teams and implementation managers. One very much talked about and much effective scheme has been the Farmer Producer Organisation's Implementation for Agricultural Growth, shortened as FPO (Srivastava, *et. al.*, 2021). The well thought out objective about giving birth to the FPO was to improve the condition of the peasantry class by way of spreading awareness about government policies and schemes, technologies to enhance farm produce, their easy-to-adopt marketing portals and thereby upping the contribution of farming to the national Gross Domestic Product, GDP, from the present less than 18% to an appreciable mark. Firstly, the deficiencies were aptly delineated. These were small size of land holdings, less yield ratio, improper irrigation facilities, lack of adequate farming technology, apathy from the governments both at the



federal level and state level, aversion towards choosing new vistas by the illiterate peasantry, and financial constraints. With the inception of 5-year plan in 1951, concepts such as Minimum Support Price, MSP, forming storage, standardisation as well as testing operation, processing, and distribution pathways, and above all, the agricultural marketing plans were considered, as these were considered critical for encouraging and maintaining crop yield, food safety and economic prosperity of the rural masses, viz., the farmers and the associated labourers. Some other factors like price control, foreign & domestic causes, demoralising, and leg-pulling interferences from vested groups as also

assistances from nominated agencies were also considered. The FPO was given shape through a companies act of 1956, part IX-A, which was further amended in 2002(Prasad, 2019; Alagh, 2019). No doubt, FPO has played a vital role in bringing about a noticeable improvement in the financial health of peasantry, and thereby making them partner in tasting the fruit of development along with the entrepreneurial class (Prasad, 2019). The FPO plays its role as a mediator agency between Small Farmers Agribusiness Consortium, SFAC, and the National Bank for Agriculture and Rural Development, NABARD (NABARD, 2018).



FPOs play an important role in maintaining the structured framework for farmers to improve their monetary gains. The methodology is that the FPOs mediate between the commercial marketing elements or stakeholders. The strategy was further strengthened by the formation of Small Farmers Agribusiness Consortium, SFAC, at the level of Government of India, Gol (Gol., 2018). This agency helps by providing financial support to the farmers. The FPOs are registered state-wise under the companies' act. Another hand called mutually Aided Cooperative Societies, MACS, also came forward with the donating scheme called District Poverty Initiatives Project. Under companies act of 2013, corporate companies are required to spare a certain percentage of their profits under the scheme called Corporate Social Responsibility, CSR, and this resolve has also made available some funds for rural growth. This CSR funding is granted to non-profit organisations for their

organisational growth. This funding is utilised in rural livelihood programs with the help of World Bank, WB, as well as state owned agencies. The Rashtriya Krishi Vikas Yojana, RKVY, and Vegetable Initiative for Urban Clusters, VIUC, are such national programs which have benefited over two lakh farmers (NABARD, 2018).

Initiative at the Level of Government for Improvement in FPO

As pointed out above, agriculture has been the hallmark of a robust and forward moving India. The strength and stability of the country depended to a pretty good extent on the health and vibrancy of agricultural sector as also on the wellbeing of the peasantry. Obviously, governments of the day are duty-bound to serve right causes that are indeed meant for the improvement in the agricultural sector. Owing to small land holdings, introduction of modern crop harvesting technologies were not always feasible



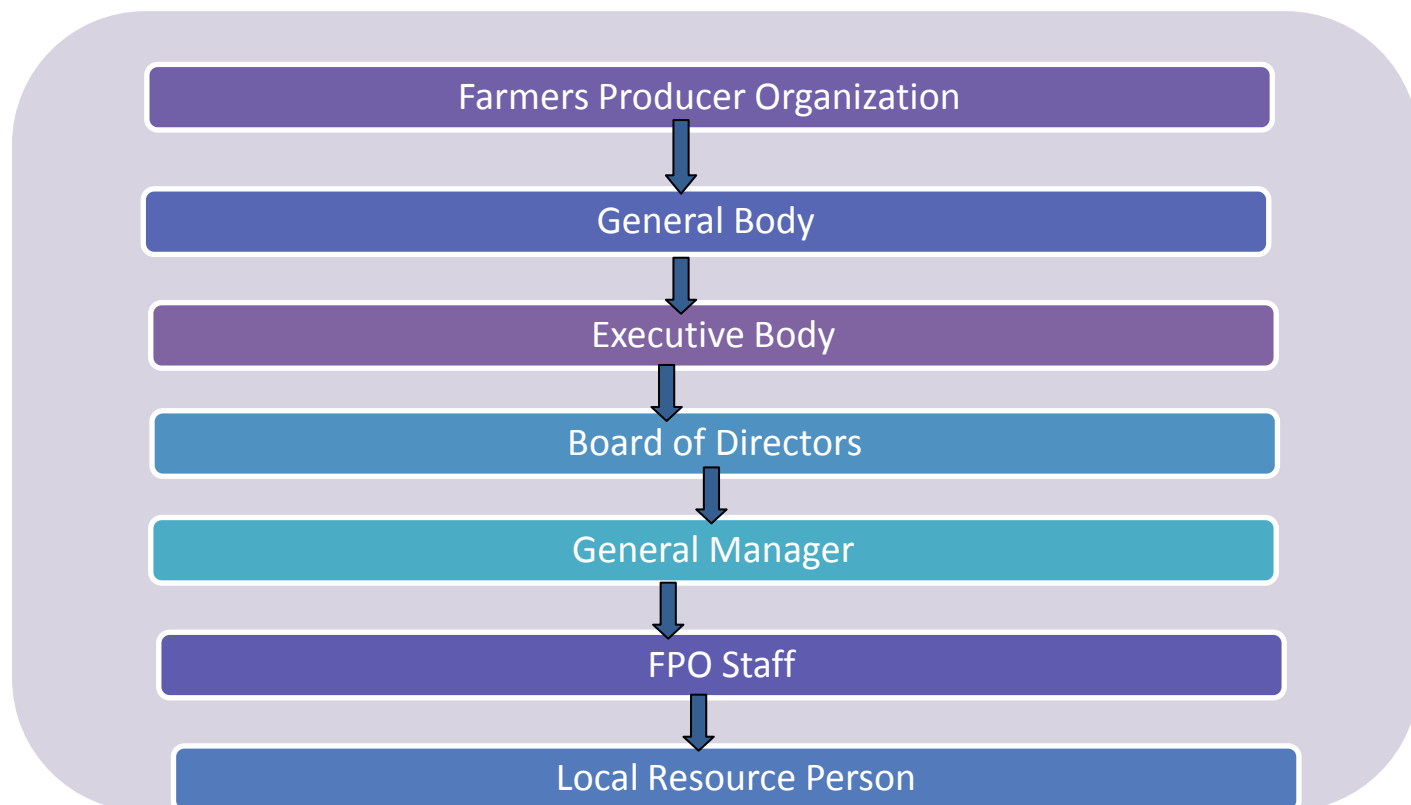
options as such. In order to overcome the hurdles, governments came out with certain measures. Some of these improvements are as follows.

- a. Setting of integrated scheme for agricultural produce marketing in the year 2014.
- b. National agricultural market for online selling and payments, in the following year.
- c. In the year 2017, Model Agricultural and Livestock selling and buying market were also introduced (Ramappa, *et al.*, 2018).

In tandem working of these different modalities are illustrated as under.

The farmers can trade with unregistered dealers, registered dealers, designated krishi upaj mandis, contract farming agencies, and with the FPOs (Alagh, 2019). The unregistered vendors and the krishi upaj mandis then sell the produce to the aggregators, who

in turn, sell it to the state procurement system. The FPOs also do it through the state procurement system. The next steps are with the food item processors & manufacturers, distributors, retailers, finally to the end of the chain, that is, the consumers. However, the elaborate net cited above is not without its inherent curses and occasional sores. As it involves several middlelevel spots, the actual investor – the smaller farmers – would not get their due share (Patidar, R., 2018). But the explicit advantages of these plans are also noteworthy. The price payments portals ensure ready transactions. This is a crucial merit. Secondly, the farmer can decisively interact with many buyers to his or her satisfaction. And, thirdly, a fair process is operational, presumably hassle free, too. There occur no complications whatsoever regarding price payments. Apart from this, many distributors can be allowed in the bidding process for produce and there occurs no problem in the distribution of sold goods.



Services Provided By FPOs

In a true sense, FPOs have served the purpose enshrined into its formation. The point-wise listing is given as under.

1. They arrange to make available compost, earthworm inoculated compost, herbicides, bio-pesticides, hybrid and high yielding varieties of seeds for plantation, etc.
2. They also mediate and facilitate financial inputs from banks and allied agencies for the needs such as procuring farm cultivation machinery, harvesting machinery, sprinklers for irrigation, the laying of irrigation-related channels, and such other tools and equipment which are useful to the farming enterprise.
3. Providing technical inputs regarding improved farm equipment, materials, and methods, including electrical motors for irrigation tube wells.
4. FPOs facilitate online marketing which is very much needed by the farmers having small landholdings and lacking adequate marketing skills and resources. It may be noted that in Indian villages small and marginal farmers are very often handicapped by these eye-soaring causes and they are left with no choice but to sell their agricultural produce to the local traders at low or meager gains. Sometimes they even donot get their actual expenditure incurred and it leaves them discouraged. Thus, the FPOs have done yeoman's service to them by facilitating online marketing as it saves them time, energy and removes the hurdle and time lag in receiving payments (Raju, K V, *et. al.*, 2016). The widespread availability of internet facilities has done wonders indeed for the agricultural sector as well.
5. The FPOs provide multichannel business opportunities so that the producers have options to sell their produce at competitive prices. Alternatively, the FPOs awaken buyers and traders living in far-flung areas about the availability of various agricultural produces and farmer locations, contacts, routes, and venues.
6. Another very crucial and massive help which the FPOs render is by way of organising conferences, workshops, experimental demonstrations, documentary shows, and by bringing out literature, charts, leaflets, etc for solicited awareness drives.

7. Organising training sessions at various easy-to-approach venues is another praiseworthy job the FPOs are carrying out for the farmers.

The following are the essential areas for a PO's Board of Directors and personnel to be covered under training/capacity building:

- a) PO Vision and Purpose: The Board of Directors and other workers place a high value on the PO's vision and mission.
- b) Their top aim should be to create value for members by addressing current value chain challenges, advertising, and a reasonable price realisation in the rupee spent on members' produce by customers. Each of these activities and services should be designed to keep members engaged throughout the year, save them money, and improve their general health.
- c) Effective Governance: For a PO to succeed, it must have accountable, transparent governance that prioritises the interests of its members over all other considerations. There will be a discussion of several aspects of good governance.
- d) Sustainability: Another key part of the training is that the PO should avoid unsustainable projects that may result in short-term profits at the expense of the community's long-term interests and well-being.
- e) Networking: A PO's capacity to network and establish continuing ties with a variety of stakeholders is critical to its effectiveness. In order to deliver the most benefits to its members while in convergence mode, the BODs and staff should comprehend the value of networking.
- f) Social Capital: Training should emphasise the importance of keeping the PO relevant to members all the time, resulting in enhanced social capital and trust.
- g) Statutory Obligations: The PO's constitution, the statutory provisions under which it was founded, and many other statutory requirements, as well as their compliance, should be known to the Board of Directors and personnel.
- h) Business Planning: Parts of business planning should be included in the training to maximise



benefits while reducing business risks. DPR preparation, balance sheet analysis, simple financial ratios for profitability, and factors that banks look for in terms of financing must all be addressed.

- i) Financial Management: The course should include topics such as bookkeeping, MMIS, share capital, borrowings, savings, loans, cash

flow, funds flow, receivables management, payables management, investments, and so on.

- j) Monitoring: The BOD module should include several monitoring components to ensure that the business's objectives are met and that the company is effectively administered.



- k)

Electronic-National Agriculture Market, e-NAM

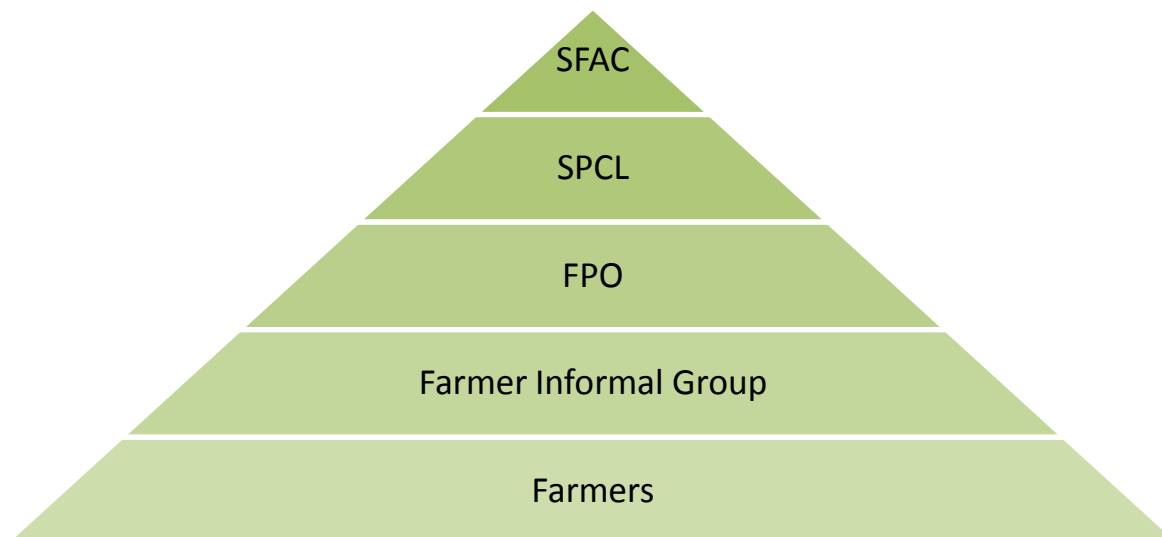
Under the 12th Five Year Plan, FYP, e-NAM was born. The scheme was promoted through the SFAC program on 14th April 2016, the Birth Day of Dr. B. R. Ambedkar Ji, who was the chairman of the constitution drafting committee. The e-NAM comes under the department of Agriculture Cooperation & Farmers' Welfare, DAC. The e-NAM has gone a long way in promoting the inter-state marketing of agricultural produce. As such, e-NAM has been identified as a major revolution towards farmers' welfare plans (Kumar, *et al.*, 2018).

- To provide reasonably good prices and cross-checking of rates.

The e-NAM is entrusted with the following responsibilities.

- To bring all the agricultural markets under a single umbrella through one electronic portal system.
- To ensure better and hassle-free functioning of the markets.
- To ensure user-friendly and smooth functioning of the e-NAM portal.





FPO Guidelines and Responsibilities

The formation of the farmer and rural producer's organisations defined as food and agricultural organisation was incepted as a non-governmental agency so that it can work freely and does not suffer from the red tape hurdles often aptly designed by the white-collar 'Sarkari officials who are exceptionally blunt at their ends in holding back the procedural files. Therefore, the FPO is an independent venture based on membership. The membership is open to farmers, groups of farmers, artisanal fishers, women, indigenous people, pastoralists, small entrepreneurs, and farm laborers, too. Essentially speaking, the FPOs are impregnated with a cooperative spirit, a self-reliant, mutually beneficial, and smooth-running organisation or pragmatic movement. The small farmers of the FPO are collectivizing for backward linkage and forward linkage inputs. Backward linkage inputs like seeds, fertilizers, and credits, insurances, knowledge-based information, and extension services. The SFAC promoted FPOs with the help of organisations that could make available funds, loans, and finances in cash and/ or kinds. Arranging for finances is the most needed input (Gol, 2013, 2018). Additionally, skill improvement programs, access to wide portals and platforms for selling their farm produce, and other relevant protocols were enshrined as the responsibilities of FPOs. Farmer Informal Groups, FIG, which comprise of about 15 to 20 members, work towards enhancing productivity and reducing transportation & logistic expenses. A summary is as under:

a. Farmers' Produce Organisation, FPOs: for facilitating farmers with input supply, credit

extension, procurement, packaging, marketing, insurance.

b. The organisation is structured as follows: General body → Executive Board of Directors (farmers) → Chief Executive Officer, CEO (Professional staff) → Local resource persons.

The general body comprises member farmers of FPO while the executive body includes two farmer representatives per FIG. The board of directors is responsible for planning, implementation, and monitoring through the professional staff. The local resource persons help in the collection through surveys on input requirements, estimated production, and related gross data.

The SFAC promoted FPOs to help financially in starting in several ways, e.g., capital investment, insurance services, tools & machinery, logistics and transportation services, and marketing services (Raju, K. V., *et. al.*, 2016). They also help integrate the Farmer Informal groups, FIG, aimed at enhancing productivity and cutting down on the transport charges.

Guidelines for FPOs

Following the Government of India guidelines of 2013, there is a gradual decrease in membership in terms, say, 1000 to 300 in the plain's landform areas and 100 in the hilly areas. Depending on the demographic and geographic conditions sufficient flexibility exists in the formation of FPOs. Due considerations are given to the level of productivity implementing better trading and providing market facilities. All these factors affect growth and performance. The survey conducted on the membership holders in FPO agreed to the guidelines as per the following percentages.



Current Scenario of FPOs in India

FPOs face several problems too and the government of India is always considerate towards lessening the obstacles as and when the need arises. Besides the drawbacks pointed out above, another problem is that some of the farmers are occasionally relocating to cities and opting out of farming-related works. Unfortunately, sometimes we hear about extreme steps of suicide by farmers, and therefore, this sector requires more and more subsidies and cooperation. The government of India is conscious of the menace and planning to bring out some other reforms so that the financial conditions of farmers get bettered by 2022. However, with gigantic populations and diversities in means and measures, problems grow at faster rates than their solutions.

Global Experience of FPOs

Considering the whole world, between 50 to 60 percent of the 8 billion human population is directly involved in agriculture-related activities for their living. This may be contributing to a comparatively lesser extent to the overall economy, but as far as the well-being, peace, and stability of humanity are concerned, agriculture is at the forefront, the most supporting and vital occupation. However, agriculture-related works are subject to natural variants like rainfall, famine, pests, fungal diseases, viral infections, floods, fire, and wind. The timely availability of financial inputs, seeds, composts, chemical fertilisers, herbicides, pesticides, harvesting machinery, packaging, transportation, storage, and profitable marketing is very crucial players. The South-East countries are home to around a quarter of the world's population, largely in rural and suburban areas. But, proportionately less cultivated land is available to these residents. Their miseries are further aggravated by the natural disasters mentioned above. Also, this region is more exposed to various, pests, rodents, harmful insects, fungi, and wild animals. All these factors lead to much fewer returns in the agricultural and related occupations, which too, is not steady. Therefore, attention was paid to the stimulus of governments, researchers, and traders. The standard of agriculture was raised by adopting new technologies in the process of harvesting to improve the Gross Value Added, GVA, for every farmer globally. The SAARC agriculture center, SAC, plays a major role in implementing the programs for farmers in Afghanistan, Pakistan, India, Nepal, Bhutan,

Bangladesh, Maldives, and Sri Lanka are Asian countries. SAC organised a meeting in India in 2019 to assist farmers.

A Common Agricultural Policy, CAP, was initiated in 1986 throughout the European countries. Unfortunately, it met with sordid political trauma, and CAP was aborted prematurely. In the central Asian region, the European countries initiated an agricultural venture titled Food and Agriculture, FAO, to introduce government policies to improve the agricultural sector. The year 2014 was declared as the United Nation's International Year of Family Farming, IYFF. The period from 2019 till 2028 will continue as the UN decade for this purpose. The FAOs have the following set objectives in this regard, all meant to help the farmers.

1. Introducing better agricultural systems.
2. Protecting rural life from natural disasters.
3. To devise methods to make the produces efficient and renewable.
4. To help reduce farmer poverty.
5. To help particularly small and marginal farmers.

FAO conducted a meeting with technocrats and experts for gaining information about new technology, harvesting improvements, and other related attributes. Its objective was to know about plans and methods for updating various agricultural realms and thereby improving the conditions of small and marginal farmers. Efforts are underway to know full statistics about farmland availability, irrigation facilities, crop types, productivity, quality of produce, marketing potentials vis-à-vis the financial health of the community (Raju, 2016).

Comparison Analysis of FPO

The data gathered are a bit sarcastic. It emerged that the small and marginal farmers sell their produce to local private traders at prices lower than the actual value. Several reasons can be assigned for this. Firstly, the farmers are in the grip of clever traders by way of seasonal loans, which they urgently need during the sowing season. Although they are charged exorbitantly high-interest rates on the loan, they are persuaded by the buyers in several tricky ways and as a result, they are humbled to agree to sell the produce



much before the harvesting, that is, while the crop is standing in the fields. Naturally, they get much less than the reasonable price. The second reason is that of time, energy, and the paper formalities required during selling with FPOs. Hence, the farmers opt for a more convenient deal with the local vendors, buyers, and traders. For cereals, 57% of the crops produced are disposed to local buyers in India. Whereas in Gujarat state the percentage is as high as 77, in Punjab it is merely 13. The private traders mainly target the farmers who produce rice, pulses, and wheat largely. NABARD has considered all these factors and came up with some relief measures. These measures are as follows.

a. To monitor promotional efforts and offer policy recommendations for the creation of a suitable ecology for FPOs to continue operating, NABARD has formed a National Advisory Committee, which is supervised by its chairman and representatives of various government ministries of India, SFAC, leading FPOs, and Agriculture Corporate houses, etc.

b. Establishing a dedicated online portal and digitization of data for all its FPOs, including shareholder members' profiles.

c. Implementation of an integrated water management scheme through the watershed approach. This scheme has covered not many, but some districts of the country. This scheme needs intense canvassing and popularisation.

d. Launching of newer loan projects through NABKISAN, an affiliate of NABARD.

Credit support is offered for commercial activity in exchange for collateral security. Credit support for company operations to FPCs that are eligible under SFAC's Credit Guarantee plan, without the need for collateral. The loan product can be tailored to the needs of the business. The loan product can be tailored to the needs of the business.

State-wise Performance of FPOs:

S. No	State/UTs	Mobilized	Under Mobilization	Total Target Farmer	Registered	Under the process of registration	Total
1	Andhra Pradesh	13618	1682	15300	16	0	16
2	Arunachal Pradesh	4270	480	4750	6	0	6
3	Assam	10831	0	10500	18	0	18
4	Bihar	36423	0	35600	38	0	38
5	Chhattisgarh	29436	0	29000	26	2	28
6	Delhi	3535	0	3500	4	0	4
7	Goa	1810	0	1750	2	0	2
8	Gujarat	22550	1450	24000	25	0	25
9	Haryana	14081	0	12750	23	0	23
10	Himachal Pradesh	7803	0	7150	8	0	8
Jammu & Kashmir	-	-	-	-	-	-	-



11	Jammu(Division)	5854	0	5841	1	0	1
12	Srinagar(Division)	4090	0	4080	1	0	1
13	Jharkhand	12009	0	12000	10	0	10
14	Karnataka	127369	1131	128500	125	1	126
15	Madhya Pradesh	138994	11006	150000	149	0	149
16	Maharashtra	105863	0	104500	105	0	105
17	Manipur	6450	500	6950	8	0	8
18	Meghalaya	2990	760	3750	3	1	4
19	Mizoram	1700	1000	2700	1	1	2
20	Nagaland	3000	750	3750	2	2	4
21	Odisha	38605	295	38900	41	0	41
22	Punjab	6288	0	6000	7	0	7
23	Rajasthan	59962	538	60500	50	0	50
24	Sikkim	18537	0	15750	30	0	30
25	Tamil Nadu	15070	1930	17000	13	4	17
26	Telangana	29848	150	29998	25	1	26
27	Tripura	4705	1045	5750	7	0	7
28	Uttarakhand	6004	0	6000	7	0	7
29	Uttar Pradesh	57062	0	56000	57	1	58
30	West Bengal	92322	0	90500	89	0	89
	Total	881079	22717	892409	897	13	910

Source: <http://sfacindia.com>

Conclusions

A Farmer Producer Organization, or FPO, is a recognised body founded by a group of farmers, with the producers as shareholders. It handles agricultural produce-related business and works for the benefit of member growers. There are nearly 5000 FPOs in the country. They were formed under various activities,

under initiatives of the Government of India, NABARD, and other organisations over the last many years. Their number is presently around 5000 FPOs (including FPCs). Of these more than half are registered as Producers' Companies and the remaining as Cooperatives/ Societies, etc.

The Ministry of Agriculture, Government of India, established the Small Farmers Agribusiness Consortium, or SFAC. Under SFAC, the scheme for



promotion of the Farmer Producer Organisation, FPO, was proposed to promote and support farmer producer organisations by providing sustainable finance. In the sphere of FPOs in India, numerous reports have been released. The scientific community, civil society organisations, and even private players have all embraced this genre.

FPO's major goal is to deliver producers with a higher income by forming their organisation. Small producers lack the necessary volume (both inputs and outputs) to profit from economies of scale. FPO is aptly described as a Krishi Jagaran, or agricultural awakening.

Although FPO financing is a vast market, the lack of major players such as nationalised banks points to the following difficulties. The FPOs' inability to demand huge loan amounts is the first and greatest flaw. Second, there is a lack of visibility into FPO's operational and financial health, which raises questions about its bankability.

Abbreviations used: FPO-Farmers' Produce Organisation (Implementation for Agricultural Growth); GDP-Gross Domestic Product; FYP- Five Year Plan; MSP-Minimum Support Price; SFAC-Small Farmers' Agribusiness Consortium; NABARD- National Bank for Agricultural & Rural Development; MoA- Ministry of Agriculture; MACS- Mutually Aided Cooperative Societies; PRODUCE-Producers' Organisation for Development & Upliftment Corpus; CSR-Corporate Social Responsibility; WB-World Bank; RKVY- Rashtriya Krishi Vikas Yojana; VIUC- Vegetable Initiative for Urban Cluster; e-NAM- electronic – National Agricultural Marketing; SCM- Supply Chain Manager; PPS- Pre Processing Service; AHIMSA- All Human Integrated Meritorious Social Awareness; DAC- Department of Agriculture Cooperatives & Farmers' Welfare; APMC- Agricultural Produce Marketing Committee; ICT- Information & Communication Technology; FIG- Farmer Informal Group; SAARC- South-East Asian Association for Regional Cooperation; SAC- SAARC Agriculture Centre; CAP-Common Agricultural Policy; UN- United Nations; IYFF- International Year of Family Farming, FPC- Farmer Producer Company.

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