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Farmers producer organization: Can transform the face of agri-business in India

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Abstract
Agriculture has always been a lifeline of the Indian economy, providing livelihood to millions of farmers. However high production costs, and low access to credit, as well as poor market linkages hinder the sector's growth. This adversely impacts the livelihood of small and marginal farmers, which comprises around 85 per cent of the sector. Thus the collective action is an acclaimed strategy to deal with these challenges that small-scale producers face in the agriculture sector. Aggregation and consolidation provide a means for these farmers to unite and reap the benefits of economies of scale and collective bargaining. Specifically, farmer organizations such as cooperatives, associations, unions, groups and federations with different organizational structures have been identified to play a key role in enhancing farmers' access to markets and has the potential to transform the face of agri-business in the country. Therefore organizing the farmer into Producer Organisations (POs) will be a suitable solution for attaining this target. Thus the aim of this paper is critical discussion around Producer Organisations (Pos) and their role in transforming the face of agribusiness in India.

Keywords: Agriculture, producer organization, agribusiness, farmers, aggregation etc.

Introduction
Agriculture in India is predominantly production-oriented confined in a large number of fragmented smallholdings and plays a pivotal role in the Indian economy. It employs around 56 per cent of the Indian workforce and contributes to the overall growth of the economy. Small and marginal farmers constitute around 85 per cent of the total land holding and hold around 44 per cent of the land under cultivation (Agriculture Census 2015-16). However farmers especially smallholders, are subject to the vagaries of weak and volatile markets and forced to produce without access to reliable and affordable inputs, credit, transport facilities or markets and find themselves competing against large commercial companies. Even if they can access markets, their weak bargaining position leaves them constrained in negotiations with big buyers (Buckley, 2007) [5]. Poor transport and communication networks restrict farmers from accessing remunerative markets, thereby creating rent-seeking opportunities for informal buyers, that is, local traders and middlemen (Negi *et al.*, 2018) [4, 21]. Inadequate local markets and costlier transport for small quantities force farmers to sell their produce to local traders at low prices (Hegde, 2010) [14]. They faced many challenges including limited production quantities, lack of adequate access to input supplies, extension services, credit facilities and output markets etc. It is also reported that smallholders have lower rates of technology adoption and market efficiency, which in turn result in lower levels of income (Chandrasekhar S and Mehrotra, 2016) [8] and this condition has resulted in high dependency of farmers on the exploitative intermediaries and local money lenders. Even some of the key concerns relating to small farm holders include inadequate farming and extension services, lack of capital, poor business skill, low income due to poor infrastructure and low market efficiency.
Therefore these alarming situation calls for major structural reforms and transformational initiatives towards the revitalisation of Indian agriculture both, by way of stepping up investments for productivity enhancement as also reforms in agricultural marketing and post-harvest agri logistics for boosting agricultural growth (Chand and Singh, 2016) [6, 7, 8]. In this context, a sustainable solution lies in the collectivization of agricultural produce and value addition/ marketing by achieving the economy of scale and creating commodity-specific agri value chains with the participation of agri entrepreneurs and primary producers on the equitable terms. Hence collective action is an acclaimed strategy to deal with these challenges that small-scale producers face and has the potential to transform the face of agri-business in the country. Specifically, farmer organizations – such as cooperatives, associations, unions, groups, and federations with different organizational structures have been identified to play a key role in

enhancing farmers' access to markets (Chirwa *et al.*, 2005; Hellin *et al*. 2007; Stockbridge *et al.*2003 a) [9]. It has been also stated that by organising farmers into producer companies, small and marginal farmers stand to reap the benefits of economies of scale as well as collective bargaining (Rondot and Collion, 2001a) [22].

Organising small and marginal farmers into collective groups has also been put forth as a key strategy for poverty reduction and rural capacity building. Moreover, the Government of India (GoI) has set itself the target of doubling farmers' incomes by 2022, signalling a shift in its orientation from production and productivity toward agri-food policy (Chand 2017) [6, 7, 8]. Farmer collectives is also being seen and offered as an institutional solution to the structural challenges that globalisation has brought upon the farmers, especially smallholders (Sharma, 2013) [26]. Several schemes have been initiated in pursuance of this objective and the promotion of FPOs is one of them. Therefore the aim of this paper is critical discussion around POs and their role in transforming the face of agribusiness in India.

Concept of producer companies/organization

Producer organisations are defined as "membership-based organisations or federations of organisations with elected leaders accountable to their constituents" (World Bank, 2008) [17]. A Producer organization is defined as formal rural organizations whose members organized themselves intending to improve farm income through improved production, marketing, and local processing activities (Rondot and Collion, 2001b) [22]. The main goal of the producer organisation is to provide services that support producers in their farming activities, including the marketing of the farm products (Shylendra, 2009) [27]. FPOs (cooperatives/SHGs/FIGs/Producer Companies), no doubt, have the potential to bring about vertical integration in the traditional fragmented supply chains with need-based long term business plans. But they also create opportunities for producers to get involved in value all supply chain activities such as input supply, credit, processing, marketing and distribution. Now the question arises as to how to develop an appropriate design for the formation of producer organization, the success of which can sustain and succeed under different limitations.

Table 1: A comparative chart of important features of co-operative society and Producer Company is given below

Parameter	Cooperative society	Producer company
Registration	Cooperative Societies Act	Indian Companies Act
Objectives	Single objective	Multi-objective
Area of Operation	Restricted, discretionary	Entire Union of India
Membership	Individuals and cooperatives	Any individual, group, association, producer of goods or services
Share	Non-tradable	Not tradable but transferable; limited to members at par value
Profit sharing	Limited dividends on capital	Commensurate with volume of Business
Voting rights	One member, one vote, but Government and Registrar of Cooperatives hold veto power	One member, one vote. Members not having transactions with the company cannot vote
Government control	Significant	Minimal, limited to statutory requirements
Extent of Autonomy	Limited in "real world scenario"	Fully autonomous, self-ruled within the provisions of Act
Reserves	Can be created if there are profits	Mandatory to create every year
Borrowing power	Restricted as per by-law. Any amendment to by-law needs to be approved by the Registrar and time consuming.	Borrowing limit fixed by Special Resolution in general meeting. Companies have more freedom to raise borrowing power.

Recently, a new model of aggregation in the form of Farmer Producer Company (FPC) has evolved. The instrument of Farmer Producer Company (FPC) registered under Companies Act, 1956 is emerging as an effective Farmer Producer Organization (FPO) to cater to the aggregation needs of farmers at the grass-root level. The main objective of FPO's is to mobilizing the farmers into member-owned producer companies, or FPCs, and to enhance production, productivity and profitability of agriculturists, especially small farmers in the country. With this objective, an expert committee led by noted economist, Y. K. Alagh recommended, setting up of producer companies in 2002 by incorporating a new Part IXA into the Companies Act of 1956. The objective of the committee was to frame legislation that would enable incorporation of cooperatives in agriculture as producer companies and conversion of existing cooperatives into producer companies. A producer company is a corporate body registered as a Producer Company under Companies Act, 1956 (As amended in 2002) and have been viewed as a hybrid of private companies and cooperative societies (Trebbin and Hassler, 2012) [32]. It is noticed that various government and non-government agencies have issued guidelines for the formation of FPCs. However, there is no harmony across these guidelines (Alagh, 2000) [1]. Hence, an attempt has been made in the following sections to enlighten all the agencies about legal provisions of FPCs under the Companies Act.

1. Primary produce" means – Produce of farmers, arising from agriculture (including animal husbandry, horticulture, floriculture, pisciculture, viticulture, forestry, forest products, revegetation, bee raising and farming plantation products), or from any other primary activity or service which promotes the interest of the farmers or consumers or produce of persons engaged in handloom, handicraft and other cottage industries and any product resulting from any of the above activities, including by-products of such products.
2. "Producer" means any person engaged in any activity connected with or relatable to any primary produce.
3. "Producer Company" means a body corporate having objects or activities specified in section 581B and registered as Producer Company under this Act.

4. "Producer institution" means a Producer Company or any other institution having only producer or producers or Producer Company or Producer Companies as its member, whether incorporated or not having any of the objects referred to in section 581B and which agrees to make use of the services of the Producer Company or Producer Companies as provided in its articles.

Hence, the main idea behind creating a Producer Company is to empower farmers by creating a cluster of organized farmers and these can be created both at state, cluster, and village levels.

Objectives of FPCs

The objectives of producer companies shall include one or more of the eleven items specified in the Act, the more important of these being are:

a. Production, harvesting, procurement, grading, pooling, handling, marketing, selling, the export of primary produce of members or import of goods or services for their benefit.
b. Processing including preserving, drying, distilling, brewing, venting, canning and packaging of the produce of its members.
c. Rendering technical services, consultancy services, training, education, research and development and all other activities for the promotion of the interests of its members.
d. Generation, transmission and distribution of power, revitalization of land and water resources, their use, conservation and communications relatable to primary produce.
e. Manufacture, sale or supply of machinery, equipment or consumables mainly to its members.
f. Promoting mutual assistance, welfare measures, financial services, insurance of producers or their primary produce.

Services provided by the FPOs

The FPO will offer a variety of services to its members. It can be noted that it is providing almost end-to-end services to its members, covering almost all aspects of cultivation (from inputs, technical services to processing and marketing). The FPO will facilitate linkages between farmers, processors, traders, and retailers to coordinate supply and demand and to access key business development services such as market information, input supplies, and transport services. Based on the emerging needs, the FPO will keep on adding new services from time to time also. An indicative list of services includes:

Input supply services

The FPO provides low cost and quality inputs to member farmers. It will supply fertilizers, pesticides, seeds, sprayers, pump sets, accessories and pipelines.

Financial services

The FPO provides loans for crops, purchase of tractors, pump sets, construction of wells, laying of pipelines.

Marketing services

The FPO will do direct marketing after procurement of agricultural produce. This will enable members to save in terms of time, transaction costs, distress sales, price fluctuations, transportation, quality maintenance etc.

Procurement and packaging services

The FPO will procure agriculture produce from its member farmers; will do the storage, value addition and packaging.

Technical services

FPO will promote best practices of farming, maintain marketing information system, diversifying and raising levels of knowledge and skills in agricultural production and post-harvest processing that adds value to products.

Insurance services

The FPO will provide various insurance like Crop Insurance, Electric Motors Insurance and Life Insurance.

Networking services

Making channels of information (e.g. about product specifications, market prices) and other business services accessible to rural producers; facilitating linkages with financial institutions, building linkages of producers, processors, traders and consumers, facilitating linkages with government programmes.

Present status of FPO in India

SFAC has been designated by the Department of Agriculture, Cooperation & Farmers' Welfare, and Ministry of Agriculture & Farmers' Welfare as the nodal agency for development and growth of FPOs across the country. FPOs are being promoted in the country under various schemes and programmes of the central government, state government, and other agencies since 2011. Presently, around 5000 FPOs are in existence in the country, which was formed under various initiatives of the Govt. of India (including SFAC), state governments, NABARD and other organizations over the last 8-10 years. Of these, around 3200 FPOs are registered as Producer Companies and the remaining as Cooperatives/ Societies, etc. (GoI 2018) [1]. Majority of these FPOs are in the nascent stage of their operations with shareholder membership ranging from 100 to over 1000 farmers and require not only technical handholding support but also adequate capital and infrastructure facilities including market linkages for sustaining their business operations.

Most recently, in the Union Budget of India, 2019 Hon'ble Finance Minister announced the new Central Sector Scheme- "Formation and Promotion of Farmer Producer Organizations (FPOs)" for the formation of 10,000 new FPOs in the country. Under this scheme, FPOs will be formed by Cluster-Based Business Organizations (CBBOs) and handholding and professional support will be provided for a period of five years to make them economically sustainable. Priority will be given to the Aspirational Districts by way of forming at least one FPO in every block and efforts will be made to adopt "One District One Product" model. Moreover, there will be a provision of matching Equity Grant of Rs. 2000/- per farmer subject to the ceiling of Rs.15 lakh/FPO as well as provision of Credit Guarantee up to the project loan of Rs.2.00 Crore per FPO.

A representative list of larger promoters of FPO in India is presented in Table 2:

Table 2: A list of FPOs promoters in India

Sr. No.	Promoting agency	Nos.
1.	SFAC	902
2.	NABARD	2086
3.	State Government (Funded by leveraging RKVY or the World Bank funds)	510
4.	NRLM Programme (MoRD)	131
5.	Other Organisations/Trust/Foundations	1371
Total		5000

Table 3: State-wise progress of FPOs promoted by SFAC and NABARD as on 30-06-2020

States	NABARD	SFAC	Total
Andaman Nikobar	3	0	3
Andra Pradesh	95	16	111
Arunachal Pradesh	1	6	7
Assam	40	18	58
Bihar	118	38	156
Chhattisgarh	57	28	85
Delhi	0	4	4
Goa	2	2	4
Gujarat	117	25	142
Haryana	50	23	73
Himachal Pradesh	51	8	59
Jammu & Kashmir	13	2	15
Jharkhand	132	10	142
Karnataka	159	126	285
Kerela	130	0	130
Lakshdeep	1	0	1
Madhya Pradesh	160	149	309
Maharashtra	119	105	224
Manipur	8	8	16
Meghalaya	9	4	13
Mizoram	16	2	18
Nagaland	5	4	9
Odisha	100	4	104
Punjab	70	7	77
Rajasthan	143	50	193
Sikkim	4	30	34
Tamil Nadu	170	17	187
Telangana	68	26	94
Tripura	0	7	7
Uttarakhand	52	7	59
Uttar Pradesh	116	58	174
West Bengal	150	89	239
Total	2159	910	3069

Source: SFAC & NABARD website

This table show the state-wise summary of registered and the process of registration FPO promoted by SFAC and NABARD. The total number of FPO in the country is about 3069 as on 30th June 2020. Among these, 2159 FPOs supported by NABARD and 910 supported by SFAC in India. As depicted from table 3 Madhya Pradesh has the highest number of FPCs (309), followed by Karnataka (285), West Bengal (239), Maharashtra (224), Rajasthan (193) and Tamilnadu (187).

Challenges and issues in building robust FPOs

Some of the studies commissioned by NABARD have established the positive role of FPOs in terms of increased net income of farmers through informed decision making, improved access to inputs and agro-services, institutional credit, marketing facilities and enhanced efficiency in the farming operations. Despite this, many FPOs face several challenges ranging from management of a business, irregular supply and lack of timely financial assistance etc. The important challenges and confronting issues in building sustainable FPOs discussed in the roundtable conference organized by SFAC on *Farmer producer organizations- "opportunities and challenges"* held at Jaipur in July 2012 are represented below:

a. Inadequate professional management

Farmers' Organizations are needed to be efficiently managed by trained, experienced and professionally qualified chief operating officers and other personnel beneath the supervision and control of democratically-elected Boards of Directors. However, there's a scarcity of sure-handed personnel presently in rural space to manage FPO business efficiently.

b. Weak financials

Generally FPOs are represented by small and medium farmers with poor resource base and therefore, initially, they're not financially sturdy enough to deliver vibrant products and services to their members and build confidence.

c. Inadequate access to credit

On the demand facet, lack of access to cheap credit may be a immense issue for FPOs as they need collaterals. Additionally, due to accumulated losses within the initial few years, they're possible to possess a comparatively low credit rating. Thus credit history is additionally one among the most important constraints, the FPOs are facing now days. Further, the credit guarantee cover being offered by SFAC for collateral-free lending is available only to Producer Companies (other forms of FPOs are not covered) having minimum 500 shareholders membership. Because of this, a large number of FPOs particularly those, which are registered under other legal statutes as also small size FPOs are not able to access the benefits of credit guarantee scheme.

d. Lack of risk mitigation mechanism

According to a NABARD report on credit issues of farmers, a farmer is a risk-taking entrepreneur who faces uncertainties from weather, spurious inputs, pests and diseases, and market shocks among other risks. Presently, while the risks associated with production at farmers' level are partly covered under the existing crop/livestock / other insurance schemes, but there is no provision to cover the business risks of FPOs under any scheme. Therefore support must be provided to the FPOs in their initial years and need to bring more and more regulatory compliances as they matures.

e. Inadequate access to market

The success of the FPOs is depended upon the marketing of the produce at remunerative prices. But as per the model Agricultural Produce and Livestock Marketing Committee (APMLC) Act, any FPO that desires to purchase produce directly from farmers outside the market yard would need to apply for grant/renewal of a license (Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017). Producer companies currently face difficulties in getting APMC licenses for processing and trading, which acts as a significant market entry barrier (Venkattakumar and Sontakki, 2012a) [33, 34]. It has been proposed that exempting all FPOs from mandi cess would help facilitate market entry and increase their bargaining power (National Conference on Agriculture Rabi Campaign, 2018). Currently, only FPOs registered as cooperatives can avail this cess-exemption (Singh and Singh, 2013) [28, 29]. We need all States to incorporate provisions in their respective APMC/APMLC Acts that allow FPOs to trade with minimal barriers. There are more market opportunities; if FPOs can identify local market needs of the consumers and have a tie-up for the sale of its produce. The linkage with Industry/ other market players, large retailers, etc. is necessary for long term sustainability of FPOs.

f. Inadequate access to infrastructure

The producers' collectives have inadequate access to the basic infrastructure required for aggregation like transport facilities, storage, value addition (cleaning, grading, sorting, etc.) and processing, brand building and marketing. Further, in most of the commercial farming models, the primary producers are generally excluded from the value chain.

g. Lack of technical skills/awareness

Farmers are not aware of legal and technical knowledge about various acts and regulations related to the formation of FPOs and statutory compliances. Registration also depends upon the desire for the farmers to form into a group with such a promotion near their village. Further, inadequate awareness among the farmers about the potential benefits of collectivization & non-availability of competent agency for providing handholding support hamper the growth of FPOs.

h. Differential legal treatment

Differential legal treatment is another barrier to the growth of FPOs. Even within FPOs, there's the differential treatment between FPOs registered as companies and FPOs registered as cooperatives. All agricultural income is exempt from income tax, but the income of a farmer aggregate like an FPC is taxed. FPOs registered as cooperatives are entitled to income tax deductions as per Section 80P of the Indian Income Tax Act. Co-operatives that opt to convert into Producer Companies would still be entitled to all tax and other concessions that they had as co-operatives. But entities registered as FPCs are not entitled to any of these benefits. Removing these discrepancies would give a significant boost to the growth and development of these FPOs. All FPOs should be granted income tax exemption at least for the initial five years to enable them to build surplus and reserves (Venkattakumar and Sontakki, 2012b) [33, 34]. Further, instead of the statutory compliances FPOs are bound by under their respective registration Acts, relief to FPOs from a penal provision in case of certain non-compliances for the first five years would boost growth.

Evidence from existing producer organisations in India and other countries

There is varied proof across countries that producer organizations have a crucial role to play in enhancing the productivity of the agricultural sector. In India, there are many studies that have addressed the role of POs in recent years (Kurien 2004) [17]. Specifically, (Birthal *et al*. 2014) [4, 21]. POs appear to possess contributed considerably to the diversification of high-value crops in South India. The authors conjointly expound on the role of farmer aggregates and contract farming as an institutional innovation in enabling the case of smallholders to integrate with the export and domestic market of high-value agricultural commodities in India. Desai and Joshi (2014) [10], use a propensity-score matching analysis in Gujarat to point out that poorest members of POs benefited the foremost from such collectives. Further, they steered that the key improvement brought by POs in Gujarat results in the rise in income, improving access to credit and output markets. Murray (2008) [18] found that POs is a possible answer to the farmers of India who are disposing of their produce in unprocessed form by helping them in value addition of their produce. In farm sector the most commonly cited example of POs in India remains Mahagrapes, which has not soley play the role of aggregator and marketing partner however conjointly act as propagator for important market information to its members (Roy and Thorat, 2008) [19, 21, 23]. (Narrod *et al*., 2009) [19], reported that Mahagrapes was the first to bring amendments in cooperative laws of Maharashtra and helped its members (grape-growing cooperatives) win better consignments, both for the domestic and international market. Singh (2006) [28, 29] studied the role of POs in cotton within which it is shown that the network of supply chains are a key factor in the financial success of small producers of organic cotton. Trebbin and Hassler (2012) [32] use the instance of the Vasundhara Agri-Horti Producer Company (VAPCOL) in Maharashtra to focus on the case of collective action among producers that results in enhanced competitiveness in emerging economies like India. Finally, Bhandari (2010) [3] cites the implementation of the National Dairy Plan of the National Dairy Development Board (NDDB) as an example of changing organisational structures in India, where the traditional cooperative society structure is slowly being challenged (and replaced) by producer companies.

Jibrin and Arigbede (2011) [16] provide evidences of how POs are helping the so-called "farmers movement" in Nigeria. They highlight the case of two massive, national-level organizations (Cooperative Federation of Nigeria and Farmers' Development Union) that offer a variety of services to farmers such as access to credit, training and capacity building, management and technical recommendation, and usually defending their interests. Whereas there are other organizations with a trade union focus that deal with advocacy, and perpetually try to strive the interests of small and marginal farmers.

In distinction, Bernard and Spielman (2009) [2] study how the principles of an inclusive, bottom-up approach relate to marketing performance of rural POs in Ethiopia. Their key finding is that there could exist a trade-off between inclusiveness (i.e. democratic decision-making) and marketing performance, which ultimately influences the poverty of farmers. This case highlights that there may be an institutional way to organize POs, which needs to carefully considered to make them more efficient and relevant to the agricultural sector.

Conclusion

It can be concluded from the various studies that POs form a core part of the strategy to sustain the life of small and marginal farmers out of poverty and enhance their competitiveness in agricultural markets. Like India, a country of six lakh villages needs at least one lakh FPCs to transform agriculture. Whereas other asian countries have also used the solutions appropriate to them for addressing the matters of small farms. Japan has the concept of part-time farmers whereas Thailand has used the contract farming model and China has adopted collective farming. In India, the model of cooperatives has worked solely in the case of milk and sugarcane. Therefore there's a requirement to assess the need of FPC. Further, in the line with the leaders of the FPC movement, it's imperative to treat each commodity as an industry, just like the sugarcane industry. Thus the success of FPCs depends to an outsized extent on the leadership they get and it is equally important to create an environment to attract people/rural youth with leadership skills. On this regard, capacity building of members of any form of farmer organization assumes greater importance to enhance the efficiency and effective functioning of an organization and moreover it helps them in understanding the FPC rules and regulations, statutory requirements to the registration of FPC, business plan of the FPC, government schemes, leadership, basic accounting and record keeping and several such aspects as the need is felt. So by adopting these measures we hope that the potential of farmer producer companies to transform agriculture/agri-business in the country could be realized and therefore these organizations should be promoted and supported effectively for improving the productivity, profitability and sustainability of farmers.

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