Coordination between State and Central Governments with Farmer Producer Organizations (FPOs) as a New Generation Cooperatives in India

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Abstract

Farmer Producer Organizations (FPOs) are the hybrid of cooperative organizations to improve the economies of scale of the farmers, especially the small and marginal farmers by providing the services like procurement, processing, input supply, linkage of markets, consultation, training, technological aid, etc. The FPOs also known as the New Generation Cooperatives as eliminating the problems of the cooperatives and perform well than the tradition cooperative business model. Both State and Central Governments providing good number of schemes to the FPOs to create needed infrastructure, working capital finance and business expansion through the implementing agencies like National Bank for Agriculture and Rural Development (NABARD), Small Farmers Agribusiness Consortium (SFAC), National Cooperative Development Corporation (NCDC), etc. Compare to cooperatives, the coordination between FPOs and Government is hyped and need to be study the impact of the government schemes.

Hence, the present study is an attempt to examine the various schemes provided by the state and central governments to the FPOs.

Key Words: FPO, FPC and New Generation Cooperatives

Introduction

In India Cooperative Movement was started on 1904 by introducing the Credit Cooperative Societies Act and in 1912 Cooperative Societies Act was enacted by that non-credit cooperative societies were started. Especially in the field of agricultural many cooperatives are established, very few successes could be realized owing to corruption, political intervention, lack of business acumen, finance, professionalism, member participation and low government care etc. Hence, in 2003 the concept of Farmer Producer

Organization was introduced to strengthen the mussels of the cooperatives in India. Though many schemes and programmes are introduced by the central and state governments to improve the financial and infrastructural means of the FPOs. The Present study focus on the different aids given by the government and the coordination between government and FPOs to enhance the economies of scale of the small and marginal farmers in India.

Objectives of the Study

- To study the various schemes of the state and central governments to the Farmer Producer Organizations.
- To examine the outcome/ impact of the schemes Implemented.
- To identify the problems faced by the sample FPOs in utilizing the schemes and suggest suitable solutions.

Methodological approach

The present study is a descriptive method to examine the existing schemes of the state and central governments to the FPOs. Totally 10 FPOs has been selected for the study from different districts of Tamil Nadu. Appropriate statistical tools were applied and case study method adopted to study the two sample FPOs among 10 sample FPOs. Secondary sources will be used from the sources such as government orders/ reports, published books, research articles, publications of the promotional agencies and other internet sources.

Background of FPOs

In 1999, the Government of India constituted a High Powered Committee on Formation and Conversion of Cooperatives Business into Companies under the Chairmanship of notable economist Dr.Y.K.Alagh. Based on the recommendations of the committee, Producer Organizations was introduced in 2003 by amending the Indian Companies Act, 1956 and one of the concepts is Farmer Producer Organizations. (M. Ragubalan, 2021) But after 2013, the government took significant initiatives to promote FPOs, especially the Policy and Process Guidelines for Farmer Producer Organizations was issued to form and function the FPOs under various forms such as Cooperatives, Companies, Trusts, and NGOs. Around 7000 FPOs are functioning in India in various forms till 2021 and the Government introduced a new central sector scheme called "Formation and Promotion of FPOs" on 29th February

2020 with the budget allocation of Rs.6,866 Crore to form 10,000 new FPOs in India. (M.Ragubalan, 2024)

Current Status of FPOs

Table 1: State-wise Registered FPOs in India

S.No	State/UTs	Number of FPOs registered by respective agencies			
		SFAC	NABARD	IAs under formation & Promotion of 10,000 FPOs	Total
1.	Andaman & Nicobar	0	3	0	3
2.	Andhra Pradesh	16	295	88	399
3.	Arunachal Pradesh	6	10	12	28
4.	Assam	18	72	95	185
5.	Bihar	38	217	101	356
6.	Chhattisgarh	26	57	61	144
7.	Delhi	4	1	0	5
8.	Goa	2	2	1	5
9.	Gujarat	25	190	140	355
10.	Haryana	23	85	93	201
11.	Himachal Pradesh	8	99	67	174
12.	Jammu & Kashmir	2	23	64	89
13.	Jharkhand	10	150	96	256
14.	Karnataka	125	287	166	578
15.	Kerala	0	134	36	170
16.	Ladakh	0	0	3	3
17.	Madhya Pradesh	149	254	147	550
18.	Maharashtra	105	291	173	569
19.	Manipur	8	12	16	36
20.	Meghalaya	3	12	10	25
21.	Mizoram	1	19	14	34
22.	Nagaland	2	5	16	23
23.	Odisha	41	241	165	447
24.	Punjab	7	93	22	122
25.	Puducherry	0	0	2	2
26.	Rajasthan	50	166	135	351
27.	Sikkim	30	8	2	40
28.	Tamil Nadu	13	264	133	410
29.	Telangana	26	335	99	460
30.	Tripura	7	1	23	31
31.	Uttarakhand	7	90	57	154
32.	Uttar Pradesh	57	183	210	450
33.	West Bengal	89	305	10	404
	Grand Total	**898**	**3904**	**2257**	**7059**

Source: Press release of Ministry of Agriculture and Farmers Welfare, Govt. of India on 15.03.2022

As per the available data, there are 7059 FPOs are functioning in India as on March 2022. The number of FPOs has been largely increased after the implementation of central sector scheme of Formation and Promotion of 10000 New FPOs. In Tamil Nadu 410 FPOs are registered and functioning under various promotion agencies as per the table given below.

The number of FPOs functioning in Tamil Nadu is varying from the data given in the Policy note of Department of Agriculture and Farmers Welfare, Government of Tamil Nadu. According to that, 903 FPOs are registered under various promotional agencies such as SFAC, NABARD, TNSFAC, NCDC, NAFED and TNRPT. Apart from that there FPOs functioning independently as self promoted FPOs.

Table 2: Details of FPOs functioning in the State of Tamil Nadu

S.No	Promotional Agency	No. of FPOs
1	Small Farmers Agribusiness Consortium (SFAC)	36
2	National Bank for Agriculture and Rural Development (NABARD)	259
3	Tamil Nadu Small Farmers Agribusiness Consortium (TNSFAC)	381
4	National Cooperative Development Corporation (NCDC)	24
5	National Agricultural Cooperative Marketing Federation of India (NAFED)	25
6	Tamil Nadu Rural Transformation Project (TNRTP)	15
7	Self Promoted FPOs	163
	Total	**903**

Source: Policy Note of Department of Agriculture and Farmers Welfare 2022-2023, Govt. of Tamil Nadu.

Government Supports to the FPOs

As mentioned above the state and central governments are playing a crucial role in developing and promoting the FPOs. Both governments' initiatives are presented below;

Role of Government of India

The concept of FPO was introduced in 2003, but the government started promoting the FPOs since 2011.

- In 2011 the NABARD introduced the Producer Organisation Development Fund to promote the FPOs especially for credit facilitation, capacity building and market linkage.

- In 2012 the Planning Commission recommended to the government to promote the FPOs through the schemes of Ministry of Agriculture and Farmers Welfare.
- In 2013 the government issued the National Policy and Process Guidelines for FPOs. The policy is a framework for the FPOs and guide for all aspects of the FPOs such as registration, preparation of articles of association and memorandum of association, qualification and disqualification of members and Board of Directors, duties and responsibilities of paid employees, business development process, account maintenance and etc.
- In the union budget 2013-14 the government issued Rs.50 crore to provide Equity Grant Fund (EGF) to the FPOs. Apart from that Rs.100 crore was issued to Small Farmers Agribusiness Consortium (SFAC) to the Credit Guarantee Fund (CGF) scheme which will provide collateral free credit guarantee to the FPOs while availing loans from the financial institutions.
- The Ministry of Agriculture, Government of India declared the year 2014 as "Year of Farmer Producer Organisation (FPOs)" to create awareness among the farmers and increase the number of FPOs in the country.
- In 2014-15, the government created Producers' Organisation Promotion and Upliftment Corpus (PRODUCE) to register and promote 2000 new FPOs in the country.
- In the union budget 2018-19, with a view to encouraging enabling environment for aggregation of farmers into FPOs and take advantage of economies of scale, the Govt. announced 100 per cent tax deduction for FPOs with annual turnover of up to Rs. 100 crores.
- In 2021, the grand centre sector scheme of Formation and Promotion of FPOs was introduced with a financial outlay of Rs.6,865 crore to register and promote 10,000 new FPOs in the country.

Role of Government of Tamil Nadu

The policy note of the Department of Agriculture and Farmers Welfare, Government of Tamil Nadu states that the government is promoting the FPOs to attain the first Sustainable Development Goal (SDG) namely "No poverty". With that view the government introduced the following schemes for the promotion of the FPOs.

- To ensure the sustainability and viability of the FPOs the government allotted corpus fund of Rs.266.70 crore. This scheme is sanctioned through NABKISAN which is the financial institution of NABARD. The FPOs can be utilize this financial support scheme under three categories such as Mezzanine Capital Assistance, Credit Guarantee Scheme and Revolving Fund Support.
- To create new FPOs and promote the existing FPOs the government introduced the Tamil Nadu Irrigated Agriculture Modernization Project (TNIAMP) with an estimation of Rs.125 crore. Under this scheme the FPOs can avail Rs.10 lakh as a start-up grant, Rs. 20 lakh as a productive investment grant and Rs.30 lakh as a business expansion grant. During 2021-22 the government issued Rs.14.15 crore to the FPOs as a subsidy.
- To improve the infrastructure of the FPOs the government sanctioned Rs.30 crore to 50 FPOs for constructing seed processing unit cum storage godown.
- To promote the food grain production the government sanctioned Rs.1.54 crore to 10 FPOs to establish dhall mill units under National Food Security Mission.
- To promote the sale of products produced by the FPOs the government started 50 specialty shops in five municipal corporations of Tamil Nadu.
- To impart training to the board members and employees the government conducted training programmes on capacity building aspects and taken members to exposure visits through Tamil Nadu Agriculture University, Coimbatore. The government sanctioned Rs.2 crore to conduct training and exposure visits to 310 FPOs.
- The government initiating measures to procure minor millets from the FPOs to distribute through Public Distribution System (PDS).

Key Instrumental Schemes of Government of India

Formation and Promotion of 10,000 New FPOs and Implementing Agencies (IAs)

Based on the satisfied results from the FPOs the Government of India launched the central sector scheme “Formation and Promotion of 10,000 New Farmer Producer Organisations (FPOs) on 29th February 2020 with the budget allocation of Rs.6865 crore.

FPOs are to be developed in produce clusters, wherein agricultural and horticultural produces are grown / cultivated for leveraging economies of scale and improving market access for members. “One District One Product” cluster to promote specialization and better processing, marketing, branding and export.

Under this Central Sector Scheme with funding from Government of India, formation and Promotion of FPOs are to be done through the IAs. Presently nine IAs have been finalized for formation and promotion of FPOs viz.

- Small Farmers Agri-Business Consortium (SFAC),
- National Cooperative Development Corporation(NCDC),
- National Bank for Agriculture and Rural Development (NABARD),
- National Agricultural Cooperative Marketing Federation of India (NAFED),
- North Eastern Regional Agricultural Marketing Corporation Limited (NERAMAC),
- Tamil Nadu-Small Farmers Agribusiness Consortium (TN-SFAC),
- Small Farmers Agri-Business Consortium Haryana (SFACH),
- Watershed Development Department (WDD), Karnataka
- Foundation for Development of Rural Value Chains (FDRVC)-Ministry of Rural Development (MoRD).

IAs will engage Cluster Based Business Organisations (CBBOs) to aggregate, registered and provide professional handholding support to each FPO for a period of 5 years. CBBOs have been empanelled and engaged by IAs. CBBOs will be the platform for an end to end knowledge for all issues related to FPO promotion. Under this scheme Equity Grant Fund of Rs.15 lakh will be issued to each FPO and Credit Guarantee will be given for availing credit of Rs.2 crore (GoI, 2021). As on March 2022 the POPIs issued Rs.14.05 crore to 352 FPOs across India.

Equity Grant Scheme

Producer members' own equity is supplemented by a matching Equity Grant from the government, which is necessary to enhance FPOs' financial bases and facilitate them in obtaining credit from financial institutions for investments and working cash requirements for business development. The equity grant would be in the form of a matching grant of up to Rs. 2,000 per farmer member of the FPO, up to a maximum of Rs. 15.00 lakh per FPO. This Equity Grant is not a government investment in equity, but rather a matching grant to FPOs as farmer members' equity. As a result, assuming that the maximum permitted equity is given to all 10,000 FPOs, the programme proposes Rs. 1,500 crore with DAC&FW to cover all 10,000 FPOs.

The primary objectives of the Equity Grant are to (i) strengthen the viability and sustainability of FPOs, (ii) boost FPO creditworthiness, and (iii) increase member shareholding to strengthen members' ownership and involvement in their FPO.

Credit Guarantee Scheme

A specific fund is required to secure FPOs' access to borrowing from banks and financial institutions. The dedicated Credit Guarantee Fund (CGF) will provide appropriate credit guarantee cover to accelerate the flow of institutional credit to FPOs by reducing the risk of financial institutions granting loans to FPOs, thereby improving their financial ability to execute better business plans, resulting in increased profits.

The core objective of CGF is to extend Credit Guarantee Cover to Eligible Lending Institutions (ELI) in order for them to provide collateral-free credit to FPOs by reducing their lending risks on loans.

Analysis and Results

Table 3: Ranking of schemes by Utilization

Schemes	Yes	No	Rank for utilization of schemes
Equity Grant Scheme	9	1	I
Venture Capital Scheme	7	3	II
Credit Guarantee Scheme	5	5	III
Formation and Promotion of 10K FPOs	4	6	IV
Others (including state govt. schemes)	3	7	V

The above table shows the ranking of schemes based on the schemes availed by the sample FPOs. It was found that the Equity Grant Schemes ranked first, nine FPOs were availed the scheme. Venture capital scheme ranked second, there are seven sample FPOs availed the scheme. The Credit Guarantee scheme ranked third; since it is a credit scheme through financial institutions 50 per cent of the sample FPOs are not ready to meet risk. Formation and Promotion of 10000 FPOs Scheme ranked four; the scheme was introduced in 2019 so the FPOs registered after 2019 only availed under that scheme. Two FPOs availed other schemes including state government schemes (Tamil Nadu Irrigated Agriculture Modernization Project, Seed Processing Unit construction scheme, Dhall Mill Construction Scheme ane etc.)Compared to central government schemes, the state government is providing limited services to FPOs.

Table 4: Opinion of the sample FPOs on fulfilling the expected functional aspects

Particulars	Sample FPOs Opinion	
	t-statistics	
Financial Stability	2.8531	2.463*
Infrastructure Creation	3.2456	2.868*
Purchasing Machinery for processing	3.0576	2.29*
Meet the Administrative Expenses	3.1535	2.705*
Training Needs	3.3246	2.568*

Under the significant level of 95% t-test was applied

From the table above it was found that the all the expected functional aspects like Financial Stability , Infrastructure Creation, the FPO’s used the schemes for purchasing machinery for processing, they also meet the administrative expenses with the help of the schemes. Hence it is proved that the schemes have covered the important aspects which is required but the FPO’s also expects other aspects like timely available of finance and sanction of schemes, creating awareness about the schemes were less, hence FPO’s knew only few schemes and making avail only those schemes.

Cases from Tamil Nadu

The present study contacted two FPO’s for case study: two Farmer Producer Companies functioning in Tamil Nadu, India namely Erode Precision Farm Producer Company Ltd., and Valwill Sudesi Millet Producer Company Ltd. Both Companies which are functioning well and providing various services to their members by getting different schemes and programmes of the state.

Erode Precision Farm Producer Company Limited

Erode Precision Farm Producer Company Ltd (EPFPCL) was registered and commenced in 2008 with 50 member farmers and Rs. 10 lakhs as authorised share capital. By 2022, there were 600 shareholders, Rs. 1.50 crore in authorised share capital, and Rs. 1.44 crore in paid-up share capital. As on March, 2022 the FPC made 14.52 crores as turnover. In 2013, the Small Farmers Agribusiness Consortium (GoI) appointed EPFPCL as a resource institution to support the promotion of FPOs in Tamil Nadu. Five FPOs on pulses and millets were given the task of promoting themselves in the districts of Salem, Namakkal, Erode, Tiruppur, and Tiruvarur. For the years 2014 and 2015, the Tamil Nadu state SFAC granted FPO promotions at Trichy (banana), Dindigul (guava), Coimbatore (vegetables), Tiruppur (maize), and Nagapattinam (pulses). There are 15 directors on the board, including one woman. The FPC providing services like input supply centre, petrol bunk, procurement and marketing of agricultural produces of the members, credit arrangements and consultation services.

Through the schemes of centre and state governments the FPC gained financial supports to expand their business and expand their services to their member farmers. The FPC started a Petrol bunk in 2013 under the Kisan Seva Kendra scheme as petrol and diesel are input for agricultural operations. Compare to private owned petrol bunks the investment is lower for getting dealership in Indian Oil Corporation Limited. As on March 2022 the FPC made revenue of Rs.14.51 crore in the oil business.

In 2019, the FPC setup a Seed Processing Centre under the Venture Capital Assistance Scheme of Small Farmers Agribusiness Consortium (SFAC), New Delhi, it is the organization appointed by Government of India to promote the FPOs. The FPC received grant of Rs.60 lakh under four installments. Now it is an active business to the FPC, members also can process their seeds in the seed processing centre of the FPC.

In 2020, the FPC planned to setup a coconut oil extraction unit as coconut is one of the major crops in the area of operation of the FPC. The FPC approached the Government of Tamil Nadu, the government sanctioned Rs.30 lakh under the Tamil Nadu Irrigated Agriculture Modernization Programme. Now further the business was expanded with more machinery and selling in the brand name of “Annam”.

The Department of Agribusiness and Agricultural Marketing, Government of Tamil Nadu came forward to improve the oil extraction business. To increase the oil production, a solar drying unit was established with the capacity of 5 metric tons.

Valwill Sudesi Farmer Producer Company Limited

Valwill Sudesi Farmer Producer Company Limited was registered and started functioning from 11th May 2016 by the initiatives taken by the farmers groups around the Rasipuram taluk of Namakkal District, Tamil Nadu. The business of the FPC covering entire Namakkal district. The FPC concentrates on Millets and Pulses cultivated in the coverage of the FPC. The FPC stated with 1000 members and share capital of Rs.10 lakh. As on March 2022, the FPC functioning with 1500 members and share capital of Rs.15 lakh. Valwill Sudesi FPC providing services like procurement and marketing of produces of members, value addition, consultation and training to the member farmers. Currently the FPO earning turnover of Rs.1 crore per year.

Under the Equity Grant Scheme the FPC received Rs.15 lakh as an equity capital from the promotional agency namely Tamil Nadu Small Farmers Agribusiness Consortium (TNSFAC), Chennai. The FPC utilized that fund as a capital investment for value addition operations. Currently, the FPC producing 120 value added snack products by using the minor millets which is the major crops produced by the farmer members.

A Millet Processing Unit was established by the grant of Rs.13.5 lakh from the TNSFAC. It helps the FPC to increase the production and largely impact the revenue of the FPC.

With the help of TNSFAC and Department of Agribusiness and Agricultural Marketing, Government of Tamil Nadu a solar drying unit established for drying the millets with time consumption. The TNSFAC also helpful in providing training programmes to the members. For providing training programmes the TNSFAC extending grants and needed aids.

Problems of these FPOs and solution for better performance

S.No	Problems	Solutions
1	Lack of knowledge among the BoDs on business development	The board of directors are the farmers, not having much knowledge on business development. Every Board of the FPO should have at least one members as business expert and the POPI should arrange training and capacity building programmes to all board members of the FPOs.
2	Insufficient capital for business extension	To ensure the sustainability the FPOs should expand their business periodically. There is a need for Business Extension Fund to ensure the business development.
3	Delay of financial assistance and grants from the Government and POPIs	The POPIs are disbursing the financial assistance especially the Equity Grant Scheme based on first come first serve basis. So the newly applied FPOs need to wait for the fund, ultimately making delay in business development. The POPIs should analyze the proposal and based on that disburse the funds.
4	No exception for Income tax and stamp duty	The Government should provide exception to Income tax and stamp duty to divert that amount to the further business.
5	Major income spent for Accounting and Auditing process	As per the Companies Act, the FPOs should be audited by the charted accountant. For

		this process the FPOs are spending Rs.70,000 to Rs.1,00,000. The government may provide exception from the audit fee or provide assistance for accounting and auditing process.
6	Poor technology adoption	The FPOs are largely depends on Government and POPIs in creation of needed infrastructure and adopting technology. There are existing schemes are given, but not benefited by all needed FPOs. The Government and POPIs ensure the fulfilment of funds needed FPOs for infrastructure and technology adoption.
7	Hurdles in market linkage	Every district a FPOs federations should be formed and governed by the district administration to provide the market linkage to the FPOs to market the agricultural produces of the farmers.

Suggestions for Growth of the FPOs

- The Government of India should created federal structure to the FPOs. It should be a three tire structure with District, State and National level institutions.
- Funds to the POPIs may increase by the Government of India to faster the development of FPOs in India.
- There is a need to provide a infrastructure development fund to the FPOs to provide quality services to the FPOs.
- The FPOs are under POPIs care for three years only after that they can't function without their help. The POPI may extend that period for needed FPOs.
- The number Implementing Agencies under Formation and Promotion of 10000 New FPOs may increased, especially state concerned Implementing Agencies are needed for micro focus to the FPOs.
- The Government of India take serious concern in implementing the Agriculture Export Policy regarding the promotion of FPOs to export their agricultural produces and value added products.
- Cooperation among FPOs are needed, there are FPOs doing same kind of business.

Conclusion

The FPOs are derived from the concept of Cooperation and functioning with the ideology of cooperation as it had a mandate of serving the public in general and members particular.

While doing the business the principles and values of cooperation need to be kept in mind by the FPOs. When compared to the cooperatives, the concept of FPO having minimum challenges and maximum opportunities in business operations.

From the in-depth analysis of different schemes and programmes given by the Governments, it was found that the schemes are having impact in the better performance of the sample FPCs. And also they needed further aids in the means of long-term investment capital and infrastructure development. There is a need for timely sanction of grants and subsidies. The solutions given and suggestions for growth may consider to strengthen the FPOs and improve the livelihood of the farmers.

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