

Hindrances Factors for the Success and Sustainability of FPO's in Tamilnadu – Opinion of CEO's and BOD's of Farmer Producer Organization

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ABSTRACT: Farmer Producer Organizations (FPOs) have played a significant role in the transformation of Tamil Nadu's agricultural sector. FPOs work to empower farmers by pooling resources, expanding market access, and encouraging group decision-making, hold the promise for sustainable rural development. FPOs, however, encounter few challenges, with significant undertakings. A study was conducted among BODs and CEOs of 101 registered FPOs of Tamil Nadu in the year 2023 to determine the factors that prevent the success and sustainability of FPOs. Constraints are the obstacles that made difficult for the successful functioning of FPOs. The study was carried out under six different domains such as input supply, marketing, financial, governance, social and economic constraints. The primary data collected was analysed using Problem Confrontation Index. It was observed from the study that the main input constraint experienced by FPO was a significant rise in input demand during the monsoon, with a PCI value of 574. Under financial constraint, lack of understanding of the procedures regarding loan applications with a PCI value of 456 ranks first. Less number of trainings and coordination work, both placed first with high PCI values under the social and governance domains, respectively, while high variation in produce comes in first place under the marketing sector with a PCI score of 537. The lower market price was the major significant economic challenge. The observations provided by CEOs and BODs also highlight the FPOs tenacity, fidelity, and inventiveness. By tackling all these obstacles collectively, FPOs may be sustain and successful. In order to achieve long-term profitability, FPOs should prioritize strategic planning, leveraging technology for better market access, and building robust networks among their members. Experts should also give proper legislative frameworks, financial support, and specialized capacity-building programs to help FPOs run successfully and manage these challenges.

Keywords: Farmer Producer Organisation, Problem Confrontation Index, Constraints, Chief Executive Officer, Board of Directors.

INTRODUCTION

India ranks second in the world for farm production. Almost 70 percent of the people are employed in agriculture. With more than 80 percent of farmers who contribute to half of the total production were marginal farmers (FAO, 2023). These small and marginal farmers not adopting new technologies and farm practices due to lack of access to credit. These farmers were production-oriented rather than market-oriented and they didn't have market networking ability or capability. Hence, Government introduced the concept Farmer Producer Organization (FPO). It is about collectivizing the small and marginal farmers to strengthen and upscale their economic and institutional linkages. Due to aggregation of all farmers produce the bargaining power will increase and they get good price for their produce by collective marketing. In turn it helps small and marginal farmers to improve the quality of their product and use of innovation in technology. FPOs are promoted through agencies, such as Small Farmer Agri-Business Consortium (SFAC), National

Cooperative Development Corporation (NCDC) and National Bank for Agriculture and Rural Development (NABARD) and some of the FPOs are self promoted. The goal is to strengthen the farmers' competitiveness and advantage in new market opportunities. The activities of FPO includes provision of seeds, fertilizers and machineries as well as market networking, capacity building, financial and technical assistances. Overall FPO provides farmers to collaborate, access resources and markets, which can improve the livelihoods and income of farming communities. The only way to improve the financial conditions of the pro-poor farmers in our society is to implement the idea of market-led extension and develop agri-preneurship through collective action, which can be accomplished through an effective grass-root organisation like Farmer Producers Organisations. It helps in improving small and marginal farmers access to modern technology, market data and business services in rural areas, which has helped small and marginal farmers become more productive, intensive and doing commercial agriculture in turn increases their incomes (Shiferaw *et al.*, 2016).

Each FPO has Board of Directors (BODs), and the number varies from 5 to 15. The BODs appointed the Chief Executive Officer (CEO) who oversees daily operations of FPO, maintaining registers, preparing yearly accounts, approves loans to members and more (Mukherjee *et al.*, 2019a; Yadav *et al.*, 2021). However, FPOs are in developed and developing stages and are facing many challenges. Several studies reported that FPOs have inadequate working capital, problem with cash flow, product quality issue, weak in marketing and networking linkages, poor inventory management and lack of skills in developing business ideas (Mukherjee *et al.*, 2019b; 2020; Christie and Prasad 2017; Sastry, 2017; Singh and Singh 2013). Most of the challenges encountered by FPOs are technological, marketing, financial, governance-related, social, economic and input supplies. This study highlights the challenges faced by the Farmer Producer Organizations (FPOs) as perceived by CEOs and BODs of FPO in Tamil Nadu

RESEARCH METHODOLOGY

Locale of Research. The present study was conducted during the year 2023 in Tamil Nadu. As there are 7059 registered FPOs in our country in which 410 FPOs were registered in Tamil Nadu (Ministry of Agriculture & Farmers Welfare, PIB Delhi, 2022). In this state FPO are actively participating and coming up with new ideas in marketing. The study was conducted in Tamil Nadu. The sample size was selected using Slovin's formula.

Sample size estimation. Slovin's formula can be used to fix sample size when the population is definite.

$$n = N / (1 + Ne^2)$$

Where,

N= Total number of population; n=Sample size

e=Margin of error (0.05) at 95% confidence level

Here, N=410

e=0.05

n=x

$$n = 410 / (1 + 410(0.05)^2)$$

$$= 410 / (1 + 410(0.025))$$

$$= 410 / (1 + 1.025)$$

$$= 410 / 2.025$$

$$= 202.46 \quad n = 202$$

The total registered FPOs in Tamil Nadu are 410. The margin error was assumed to be 0.05% and n value as x. Hence, estimated sample size from Solvin's formula was 202(n).

Hence, 101 FPOs were selected using simple random sampling method. In each FPO one CEO and consists of minimum of 5 BODs to maximum of 15 BODs. The CEOs were taken as such and simple random sample was employed to select one BOD from each FPO. Thus the sample constitutes 202. The primary data was collected using a well-structured and pre-tested interview schedule, and a focussed group discussion was held with the CEOs and BODs. Respondents were given six domains of closed-ended questions regarding FPO constraints. Constraints are the obstacles that made difficult for the successful functioning of FPOs. In

order to measure the constraints faced by BODs and CEOs, the scale followed by Yadav *et al.* (2022) was used with slight modification. This scale includes various domains like technical, marketing, financial, governance, input supply, social and economic constraints. Input constraints related to delivery of goods, obtaining licences, a sudden increase in demand and expensive input dealership in FPO. Financial constraints were roadblocks that affect the availability of funds, capital, and insurance in FPO. Bottlenecks in operation, coordination, cooperation, and involvement were constraints for FPO governance. Social constraints were the problems related to government policies, lack of training and access to banking institutions. Marketing constraints were challenges related to the procurement of inputs and selling of produce. Constraints related to economic domain were lower market price, timely credit and ethical value for their produce. The respondents were personally contacted at their offices (74.26%) and telephonic interview (25.74%) was conducted as per their convenience.

Problem Confrontation Index (PCI). Problem Confrontation Index (PCI) was used to study the constraints faced by the respondents towards FPO in Tamil Nadu. The Problem Confrontation Index was used to analyse the problem or constraints expressed by the respondents. Constraints were provided in six domains through the use of a well-structured interview schedule and respondents were contacted personally and requested to share their opinions. In this method, a four-point rating scale was taken for computing the score of the respondent's constraints. The responses were recorded into four categories viz, "Not at all", "Low", "Medium" and "High" among the statement in each selected domains. Scores were given to each of these responses, with "High" receiving 3 score, "Medium" receiving 2 score, "Low" receiving 1 score, and "Not at all" receiving 0 score. The Problem Confrontation Index (PCI) was calculated using the following formula:

$$(PCI) = Ph \times 3 + Pm \times 2 + Pl \times 1 + Pn \times 0,$$

Where, Ph = total number of respondents that expressed "high" constraints;

Pm = total number of respondents expressed "medium" constraints;

Pl = total number of respondents that expressed "low" constraint

Pn = total number of respondents that expressed "not at all" constraints

RESULTS AND DISCUSSION

The CEOs and BODs were the pillar of successful performing of FPOs. Constraints is affecting the function and overall performance of the FPOs. In order to evaluate the constraints of FPOs statements under marketing, financial, governance, social, economic and input supply were collected and analysed. Through this gap were identified and analysed.

Table 1: Constraints related to Input supply (n=202).

Sr. No.	Input Constraints	Level of Expression					PCI	Rank
		Not at all	Low	Medium	High	Score		
		0	1	2	3			
1.	Sudden rise in demand of inputs on the onset of monsoon	0	0	12	190	574	I	
2.	Advance payment is required for getting inputs	10	40	52	100	444	II	
3.	Lack of inputs at right time and appropriate price	0	50	70	82	436	III	
4.	In timely renewal of license for selling inputs	100	2	50	50	252	IV	
5.	Long process time for getting license to sell agricultural input	70	60	42	30	234	V	

Input Constraints: From the Table 1, it was clear that the CEOs and BODs biggest problem was the sudden increase in demand for inputs, which had a PCI Score of 574 and was assumed to be the top factor. It led to limited input availability, price unpredictability, access to credit, poor quality inputs and inadequate supply demand knowledge on inputs. The same constraints ranked as a major hinderance with the findings of Yadav *et al.* (2022). To overcome this, FPO should have multiple supplier linkage, planning and forecasting according to the natural climate changes, managing inventory, integration of the value chain management, maintaining emergency credit fund, adoption of modern technology and giving training to farmers for efficient management of input resources and strengthening the market linkage. The need for advance payments for the purchase of inputs (PCI,444), ranked second and the lack of adequate supply of inputs at the right time was found to be third. It might be improved through maintenance of demand and supply data of inputs to farmers for the purchase and stock of agricultural inputs. Managing the working capital, group orders and bulk purchases would offer discounted rates and create favourable payment conditions to FPO. It could be observed that the Chief Executive Officers and Board of Directors fourth and fifth ranked constraints were renewing of licence for selling input and getting a licence to sell agricultural input. Half of the selected FPOs had input shops and

those FPOs only facing these constraints. Hence these constraints were ranked as fourth and fifth. Getting and renewal of licences to sell agricultural inputs is an obstacle for these FPOs. The licencing process was lengthy, bureaucratic and require a lot of stages and paper works as well as interactions with several government agencies. To overwhelm these problems, timely application of licences, awareness and knowledge might be given through training or through consultancy services on the needed documents for application, acquiring digital knowledge platform on licencing procedures, contacting legal experts for renewal of licences and holding a contingency plan were necessary.

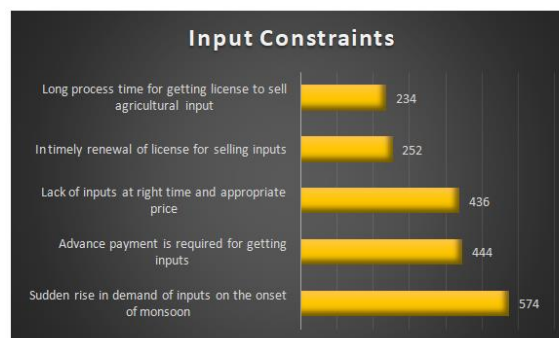


Fig. 1. Input Constraints.

Financial Constraints:

Table 2: Constraints related to Financial aspects (n=202).

Sr. No.	Financial Constraints	Level of Expression				PCI	Rank
		Not at all	Low	Medium	High		
		0	1	2	3		
1.	Lack of knowledge procedure in obtaining loan from bank/cooperative societies	0	50	50	102	456	I
2.	Insufficient government contribution to promote FPO	20	20	72	90	434	II
3.	Non willingness of members contributions to FPO	20	50	40	92	406	III
4.	Less contribution amount received from most of the members	20	40	60	82	396	IV
5.	Lack of proper knowledge on crop insurance facilities	120	24	28	30	170	V

It could be inferred from the Table 2 that the major issue was lack of knowledge procedure in obtaining loan from bank/cooperative societies was ranked first

with PCI score of 456. It was due to lack of knowledge on types of loan and loan processing knowledge on obtaining loans from banks and co-operative societies.

The CEOs and BODs should have regular contact with the banks to get fund and they should be properly networked with financial institutions. The government or banks might be provide training to the persons dealing with finance of FPOs to reduce the drawback. CEOs and BODs might be aware of each of the schemes supporting to develop the FPOs like the Agriculture Infrastructure Fund (AIF), Pradhan Mantri Formalisation of Micro food processing Enterprises scheme (PMFME), Agri-enterprise loan (AEL) etc. and utilize the facilities. Insufficient government contribution to promote FPO, was assigned second rank with 434 PCI score. Even though the government has promoted and introduced numerous funding programmes was percolated to all the FPOs. To overcome this, a lot of agricultural startups emerged and FPOs could explore the possibilities to include their services in their value chain and capacity building programmes might be arranged to FPO members. Then the members inability to contribute FPO (PCI 406) is in consonance with the findings of Verma *et al.* (2020) and the lower contribution amount received from most of the members (396, PCI Value) were ranked third and fourth, respectively. It is because small and marginal farmers lack surplus funds, faith in the FPO's ability to succeed and transparency. BODs and CEOs need to be transparent, involve members in decision making process, seeking their opinion and suggestion. Providing incentives, sharing success stories, strengthening their dedication to the organization, sharing daily updates and empathetic and supportive those who are facing financial difficulties. To overcome the difficulties of low contributions, keep in mind that creating a vibrant and active community within the FPO is essential. You may develop a more lively and dynamic organisation by including members in decision-making, attending to their concerns, and highlighting the beneficial impact of their participation. The fifth ranking was given to FPO's lack of knowledge in crop insurance schemes (PCI, 170). Remember that increasing knowledge and awareness of crop insurance may take some time, but with constant efforts and a variety of educational techniques, you may

assist FPO members in realising the significance and advantages of crop insurance facilities.



Fig. 2. Financial Constraints.

Governance Constraints: It could be observed from Table 3 that lack of proper coordination in collective effort was the top constraint and had a PCI Score of 285 for the FPOs. The main cause of FPOs failure was a lack of group approach and coordination. The second-ranked constraint was expressed by the respondents as lack of assistance from government department after the establishment of FPO. Because a small percentage of respondents believed that ongoing government aid would support the production, marketing, and Networking of FPOs continuously over years. The third-ranked constraint was "lack of regular data entry in the register". It may be due to insufficient number of administrative staff in the FPOs. The fourth-ranked constraint was less involvement of youth in activities of FPOs, with a PCI score of 198. Even though many youths are moving towards agriculture as their main occupation, they are unaware of FPOs, and some of them thought it would be a less profitable venture. Lack of regular meetings of BODs and CEOs" PCI value is 104 and ranked 5th. Few CEOs and BODs are aware of FPO governance (PCI score of 30), followed by lack of faith in BODs and CEOs (PCI score of 27) and lack of office buildings (PCI score of 10), which were assigned as sixth, seventh, and eighth, respectively. These are considered the least important factors by the BODs and CEOs of FPOs.

Table 3: Constraints related to governance of FPO (n=202).

Sr. No.	Governance Constraints	Level of Expression				PCI	Rank
		Not at all	Low	Medium	High		
	Score	0	1	2	3		
1.	Lack of proper coordination in collective work	62	40	55	45	285	I
2.	Lack of assistance from Govt. department after establishment of FPO	68	32	81	21	257	II
3.	Lack of regular data entry in registers	70	62	54	16	218	III
4.	Less involvement of youth in activities of FPO	99	33	45	25	198	IV
5.	Lack of regular meeting of CEOs & BODs	141	33	28	5	104	V
6.	CEOs & BODs are unaware about FPO Governance.	183	11	5	3	30	VI
7.	Lack of faith in CEO's & BOD's by FPO members	175	27	0	0	27	VII
8.	Lack of building for Office	195	4	3	0	10	VIII

To overcome these constraints, suggestions like enhancing parallel channels of communication within the FPO and make each one to participate from the process of planning and defining goals till execution. By doing this, each one will feel a sense of responsibility and dedication to attain the goals of the FPOs. On regular basis there should be an interaction and communication between members and office bearers to promote a sense of cooperation and teamwork, updated information and communication on developments and difficulties faced by FPOs. Frequent capacity building trainings has to be given to the BODs and CEOs on development of managerial skills,

marketing, project management software, shared calendars, and social media apps. Make sure that everyone in the FPOs was aware of their roles and responsibilities. For the active participation of youths, engage young farmers and potential youth members by giving awareness about the benefits of FPOs. To pique their attention, emphasise the benefits and opportunities of joining in the FPOs, engage them in digital platforms and create youth centric events. To maintain a proper data base, give soft skills-related training for the administrative staff, focusing on data collection methods, accuracy, timely updates, and digitalization of company records.

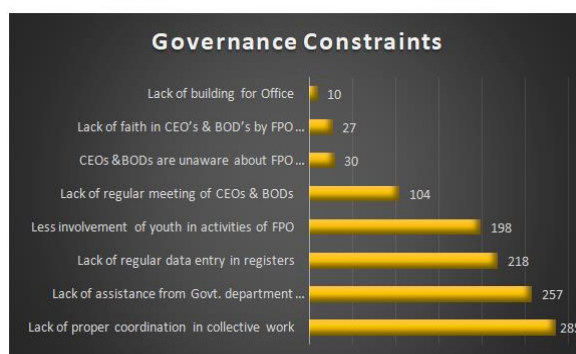


Fig. 3. Governance Constraints.

Market Constraints:

Table 4: Constraints faced by BOD's and CEO's of FPO in Marketing (n=202).

Sr. No.	Marketing Constraints	Level of Expression				PCI	Rank
		Not at all	Low	Medium	High		
	Score	0	1	2	3		
1.	High fluctuation of the produce	0	5	59	138	537	I
2.	Lack of quality produce for export	5	49	53	95	440	II
3.	Lack of knowledge & trade skill in online marketing	0	84	69	49	369	III
4.	Lack of storage facilities	15	68	98	21	327	IV
5.	Lack of processing facility	58	29	81	34	293	V

It could be evident from Table 4 that high fluctuation of produce prices was ranked first (PCI Score, 537). Because the product price in the market depends upon the demand and supply of produces and there is no standard or fixed price for the farmer's produce. Daily changes in the price affects them enormously. The second-ranked constraint was lack of quality produce for export with a PCI score of 440. Some of the FPOs are not aware of good agricultural practises (GAP). Enabling FPO to access quality inputs and services for market-driven production and enhancing their ability to compete in export marketing. Lack of knowledge and trade skills in online marketing was the third-ranked constraint with a PCI score of 369. It is due to lack of knowledge in using soft ware technology of CEOs and BODs of FPO in technology and marketing and their technical skills needs to be developed in every aspect for the improvement of FPO. The fourth-ranked constraint was a lack of storage facilities (PCI Score, 327). Many of the FPOs has a warehouse or cold storage facilities. Aggregation and transport of all farmer's produce to the storage godowns was also a problem. They are compelled to sell their farm produce

without storage, which results in a lower price. Lack of processing facility was assigned as fifth (PCI Score, 293). The wastage of produce, quality and shelf life can be increased through processing. There were inadequate processing facilities, which led to post-harvest losses. To overcome these constraints, strategies like in-depth market research to comprehend supply and demand trends, price fluctuations, and factors may be given much emphasise during capacity building programmes. FPOs are better equipped to make decisions when they have access to up-to-date market information. It may be improved through maintaining frequent contact with the resource institute for market information. Provide training related to Good Agricultural practises (GAP), quality certification and standards, branding and packaging, marketing strategy and traceability can create export opportunities. FPOs should need to assign a capable person to analyse the online marketing trade. Set-up warehouse and storage facilities with multiple product usages to keep extra produce during periods of low prices and release it during times of increased demand and better prices. Farmers have only production-related knowledge, but they also need to

develop in the marketing skills. Innovative ideas for products will enhance the profitability in FPOs.

Marketing through social media with novelty can create demand in the market.

Social Constraints:



Fig. 4. Market constraints.

Table 5: Social Constraints faced by CEOs and BODs of FPO (n=202).

Sr. No.	Social Constraints	Level of expression				PCI	RANK
		Not at all	Low	Medium	High		
	Score	0	1	2	3		
1.	Lack of trainings	0	14	38	150	540	I
2.	Lack of access to banking institutions	124	37	14	27	146	II
3.	Unaware of Govt. Policies	177	25	0	0	25	III

It could be identified that the first major constraint was lack of training in problem confrontation index (540). It resulted in poor financial management, poor communication and coordination, ineffective decision-making, limited strategic planning, difficulty in managing problems and lack of innovative ideas. The second-ranked constraint (PCI Score, 146) was lack of knowledge on procedures for getting loans/ subsidies from banking institutions. It's due to geographic limitations, a limited understanding of finance, inadequate knowledge on documentation, perception of risk, cultural obstacles, lack of credit, language barriers in banks and gender disparity. Unaware of government policies was ranked third (PCI Score, 25). It reflects limited access to information, lack of government support, inefficient resource allocation and compliance issues.

access. There were several government schemes promoting FPOs, but FPOs need to come out of their comfort zones and seek opportunities to improve their FPOs. To reduce these constraints, the government and banks were requested to give awareness programme and training to make people aware of these schemes. To ensure the viability and sustainability of farmer-producers organisation, it was essential to strengthen the FPOs to advance gender equality and foster trust among members and stakeholders. Support from governmental and non-governmental organisations can also be extremely important in fostering an atmosphere that allows FPOs to function well.

Focusing on capacity-building, awareness-raising, and inclusive involvement within FPOs is crucial for overcoming these social limitations. Conducting training need assessment in FPOs determines what specific training was required. Trainings in the areas of financial management, marketing skills, leadership and decision-making ability and the use of modern technology. Encourage the use of mobile banking and digital payment platforms to make transactions simple and convenient, even in locations without banking

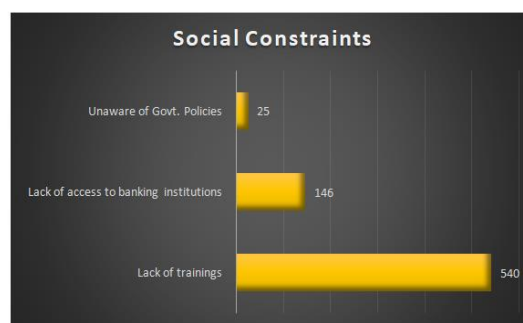


Fig. 5. Social constraints.

Economic Constraint:

Table 6: Economic constraints faced by CEO's and BOD's of FPO (n=202).

Sr. No.	Economic Constraints	Level of Extent				PCI	Rank
		Not at all	Low	Medium	High		
	Score	0	1	2	3		
1.	Low market price	0	13	54	135	526	I
2.	Consumers unwilling to pay ethical price for organic product	4	23	48	127	500	II
3.	Non availability of timely credits	11	12	95	84	454	III

It could be observed that low market prices was ranked first with a PCI score of 526. It indirectly influences the FPOs income and profitability, limiting working capital, creating financial stress and debt traps, increasing dependency on middlemen and increasing access to credit and investment. Consumers unwillingness to pay an ethical price for organic products (PCI Score, 500) was ranked second. During these days, everyone is moving towards organic production and whether they are getting the ethical price for their product means "no" because consumers were fond of organic but are not willing to buy the product for the actual price. The third-ranked constraint was non-availability of timely credits (PCI Score, 454). This will have negative effects on productivity, growth and the debt trap.

To overcome these constraints, the product should need to enhance its strong unique brand names by having a trademark logo, attractive packaging and branding, quality authenticity and producing a product that consumers demand. Creating awareness about the importance of organic products, labelling the organic certification of these products and identification of the right consumers to buy these products are the crucial steps to market the organic produce. The traceability concept has to be introduced for the organic produces to increase the authenticity enables customers recognise its value buy the produce in fixed ethical prices. To meet different consumer needs, provide a variety of organic products. For increasing customer attraction, make sure convenience factors such as easy access and consumers doorstep. FPOs need to make consistent efforts in developing innovative products. To determine the members of the FPO's credit needs and facilitate loan distribution, a credit committee should be established. Form collaborations with banks, MFIs (microfinance institutions), and rural credit cooperatives to get loan facilities for FPO members. These organisations frequently offer specific programmes for farmers.



Fig. 6. Economic Constraints.

CONCLUSIONS

The study was made to highlight the challenges faced by CEOs and BODs of FPOs. The results led to the conclusion that sudden rises in demand of inputs on the onset of monsoon (PCI, 574); lack of knowledge procedure in obtaining loan from bank/cooperative societies (PCI,456); lack of coordination (PCI, 285); lack of training (PCI, 540); high fluctuations in the price of produce (PCI, 537); and low market prices (PCI, 526) were perceived as severe challenges by

CEOs and BODs among the domains of input supply, finance, governance, social, marketing, and economic constraint. Through coordinated and integrated efforts to strengthen FPOs, the severity of these constraints may be decreased. All supporting organisations (NABARD, SFAC, NCDC, State Department of Agriculture, National Horticulture Mission, National Horticulture Board, ICAR, SAUs, e-NAM, private organisations, NGOs, etc.) should work together and aid struggling FPOs. Integrate their approaches to develop essential infrastructure such as poly houses, shade nets, warehouses, packing houses, cold storage, refrigerated vans, mobile vans, etc., to become successful.

To surmount these limitations, it necessitates the formulation of well-thought-out strategies, bolstering the capabilities of individuals involved, gaining access to expert guidance, establishing connections with pertinent stakeholders, and demonstrating an unwavering dedication to ongoing learning and adaptability. Furthermore, forging partnerships and alliances among Farmer Producer Organizations (FPOs), governmental bodies, non-governmental organizations (NGOs), and private enterprises can prove highly effective in tackling some of these hurdles more efficiently. The success of FPOs depends on efficient financial management, visionary leadership, sound governance, members involvement, viable market strategies, sound business plan, soft skills and digital marketing.

FUTURE SCOPE

Further studies can be done on FPO performance and sustainability and capacity, training need assessment within the members.

Conflicts of Interest. None.

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