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Potential Appraisal of Farmer Producer Companies in Kerala

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ABSTRACT

This paper discusses on FPC model, an institutional policy reform in Indian agricultural sector introduced by Government of India to organise the unorganised and deprived sections. This paper explains the potential scope of these FPCs in quality business that could uplift the farmers' life and the agricultural sector as a whole. SWOT analysis highlights that selected FPCs from Kerala has great scope in export of value-added products and ensure better profits to farmers, if they are guided systematically. The paper suggests the allocation of additional funds to existing FPCs along with promoting new FPCs. This paper recommends the need for parental monitoring of each FPCs for better performance.

Keywords: Farmer Producer Companies, Kerala, SWOT Analysis

India has been bestowed with a huge number of small holding farmers and the number of small and marginal holdings are increasing tremendously over the past few decades. Latest reports highlight that 86.21 per cent of the total operational holdings in India are cultivated by small and marginal farmers (Ministry of Agriculture & Farmers Welfare [MoA & FW], 2019). In Kerala about 99.09 per cent of the total operational holdings are cultivated by the small and marginal farmers (MoA & FW, 2019). These farmers suffer from a lot of issues such as exploitation from middlemen, Poor technology adoption, inability to adopt modern methods of cultivation also influence production and productivity, inability to access cheap credit, poor marketing facility, wide fluctuations in price, inability to convert agricultural products into value added products etc. (Verma *et al.*, 2019). This led to the formation of Farmer collectives for providing development support, economies of scale from the collective activity and to increase the bargaining capacity of the small and marginal farmers (Balakrishnan *et al.*, 2018).

India is second largest producers of horticulture crops which include vegetables, fruits, spices etc. in the world (Aggarwal, 2018). Majority of the small and marginal farmers are engaged in the production of these crops. Various experiments and projects have been taking place in the agricultural sector to eradicate the problems and to stimulate agricultural development. Incorporation of farmer collectives under Companies Act is one among the various institutional interventions encouraged by Central Government and promoted through the various stakeholders in the agricultural sector. Various state governments such as Telegana, Andra Pradesh, Tamil Nadu etc. have formulated new policies and decided to give concessions and incentives to promote FPCs in their jurisdiction (Ramakrishnan, 2020). Supporters of Farmer Producer Companies claim that these farmer collectives can do spectacular changes in the agricultural sector and in the lives of each farmer who are part of it. Collectivization of farmers into a company format gives lot of freedom and opportunities to excel and achieve best results than the agricultural cooperatives. Kerala being one of the states that is home to a large number of small-scale farmers especially marginal farmers necessitates the formation of FPC model in the state.

Though there are lot many research works that highlight the FPC experiences in various states of India, the number of works with respect to Kerala is almost nil. This might be due to the wrong belief among the researchers that cooperative model has a strong base in the state of Kerala. It is true that cooperative societies in Kerala have huge capital base to operate but as like every cooperative in India are controlled by political parties and non-agriculturalists. In addition, state authority in Kerala

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had shown negligible response to the FPC model put forward by the Central government. In spite of all these hurdles, Central Government institutions like Coconut Development Board (CDB) and National Bank for Agriculture and Rural Development (NABARD) together managed to establish not less than 150 FPCs as of March 2020. CDB was the first Central Government institution that pioneered the establishment of producer companies to organize the small holding coconut growers in the country and the first Coconut Producer Company (CPC) was registered in the state of Kerala. In addition, there are FPCs formed through the individual efforts of few visionary farmers by collectivizing farmers and raising capital by themselves. *Sangamaithri Farmers Producer Company Limited (SFPCL)* located in Thiruvananthapuram is a finest example for such farmer initiatives. These aforementioned aspects with respect to FPC model in Kerala have prompted to study on the role of this particular institutional setup in agricultural development in densely populated regions.

MATERIALS AND METHODS

The study made use of both primary and secondary data for the comparison and analysis. The primary data for the study was collected through focused group discussions with the officials (CEO, BOD, and parenting agencies) and selected farmer members. The study is based on five established FPCs focusing on the production, aggregation, marketing, value addition and storage of cereal and horticultural crops in the state. All the selected FPCs except *Sangamaithri Farmers Producer Company Limited (SFPCL)* was established by NABARD under PRODUCE scheme. Purposive sampling method was adopted to select FPCs which are located in the major crop producing districts like Trivandrum, Ernakulam, Idukki, Thrissur, and Wayanad. These districts in Kerala were selected as per data on area wise crop production published by Farm Information Bureau, Agriculture Development and Farmers Welfare Department Government of Kerala in 2018.

Scheduled questionnaires were prepared for collecting information from CEO, Board of Directors (BOD), parenting agencies and selected farmer members of FPC. Respondents were interviewed on the basis of the scheduled questionnaire and the responses were noted down. SWOT analysis, a management technique was adopted to understand and compare the various internal strengths, weaknesses, opportunities and external threats of the selected FPCs.

ANALYSIS AND RESULTS

SWOT Analysis

Sanghamaithri Farmers Producer Company Limited (SFPCL) was incorporated in 2011 under Indian Companies Act. It was begun as an initiative of a Charitable Society 17 years ago in Trivandrum. Activities of this company include the production, aggregation, processing, storage and marketing of vegetables fruits. This company do provide financial services like provision for credit and input services to needy farmers. A fully automated banana chips making unit is set up by the company at the head office and own four ripening chambers. Presently the company has approximately 7500 beneficiaries spread over 50 Gram panchayaths and two municipalities of the Trivandrum district. SFPCL has strong capital base and members support as it mobilized 85 per cent of authorized capital. Company has efficient marketing mechanism that includes 28 collection centers and 16 outlets located in the major cities of the district and two lorries for better movement of inputs, products from farms and sale of products. This creates a large number of job opportunities to the marginalized groups. The company keeps a five per cent margin of total business, of which half is allotted for meeting daily expenses and the rest is distributed as bonus to shareholders during Onam festival. SFPCL has good relations with central and state government institutions and receives financial and non-financial assistances.

SWOT analysis of SFPCL shows that internal aspects of company is satisfactory and has few weaknesses such as lesser number of shareholders, concentration of power among few and existence of political influences. It is found that the directorship has been limited to few since the inception. SFPCL has great scope in quality business and export opportunities. It can survive from competitors from as it has strong capital base and can enter into online platform in collaboration with prominent e-commerce sites. SFPCL has to adopt necessary steps to contain the impacts of price fluctuations and competition from upcoming FPOs. See below table which compiles the results of SWOT analysis prepared for SFPCL

SWOT Analysis for SFPCL

Strengths	*Opportunities*
• Employment Generation • Strong Marketing • Mechanism Good social capital • Strong capital base	• Export Opportunities • Better experience • Scope for online platform • Quality Business
Weaknesses	*Threats*
• Less number of members • Concentration of power among few • Existence of internal politics	• Competition • Price fluctuations

Source: Primary data

Green Vivo Agro Producer Company Limited (GVAPCL) came into existence on 18th March 2016, by registering under the Companies Act 2013, with parental support from Idukki District Cooperative Bank and NABARD. Company was incorporated with an initial share capital contribution of Rs 5 lakhs from ten members. Later the number of farmers increased to 117 and succeeded to build strong capital base by mobilizing Rs 44.30 lakhs i.e. 89 per cent of the authorized capital of Rs .50 lakhs. Green Vivo aims at procurement collection, processing, grading of agricultural commodities mainly spices like Cardamom and pepper from small farmers. The company has opened a fertilizer outlet to supply fertilizers, pesticides and other inputs for short term credits (one month) for members. Company has set up a processing unit, 3 cardamom drying units (supported by Agricultural Technology Management Agency) and a Cardamom grading machine have been installed at Pooppara city. Member farmers and non-member farmers make use of this facility for better processing and grading. Marketing of the spices collected by the company is sold at the auction markets and receives better return on an average. Processing centre and fertilizer outlet of the company has started to earn profit and company plans to provide patronage bonus based on quantity of cardamom processed and amount of chemical fertilizers bought during last year to its members.

SWOT analysis of the GVAPCL highlight that presence of experienced directors and skilled staff helped to adopt a good business plan and initiate the business activities accordingly. CEO ensures to follow a proper working structure which include the regular conduction of meetings and transparency in elections. GVAPCL fails to provide representation to women in BOD and there exists concentration of power within few members. It is found that GVAPCL has huge unused potential and have scope for quality business, value addition and moving on to other crops. The company faces tight competition from nearby powerful FPOs and volatility in the prices of spices. Though the company moves in the right track, it is high time to increase the pace to capture the market in the locality. Below table demonstrates the internal and external aspects associated with GVAPCL using the SWOT analysis.

SWOT Analysis for GVAPCL

Strengths	*Opportunities*
• Good Business plan • Working Structure • Skilled staff • Strong capital mobilization • Employment generation	• Huge unused potential • Quality business • Scope for other crops • Export opportunities • Scope for Membership campaign
Weaknesses	*Threats*
• No women representation in BOD • Concentration of power among few- • Partial fulfillment of proposed activities	• Competition • Passive functioning of FPC • Price fluctuations • Natural calamities

Source: Primary data

Kothamangalam Agriculture Producer Company Limited (KAPCL) was registered on January 2016 under the parental support of District Farmers Club Association and NABARD. The company had just 56 shareholders including 48 individual farmers, five Joint liability Groups (JLGs) and three Farmer groups at the time of data collection. The authorized capital of the FPC is 25 lakhs and the company mobilized Rs 23.64 lakhs i.e. 95 percent so far. This shows that company was successful in winning the confidence of farmers and accumulating a huge capital. Activities of the company include procurement, marketing, storage, manual grading of vegetables and spices like nutmeg, cocoa etc. KAPCL was successful in value addition of passion fruit (syrup), red meat (dried meat) jack fruit(flour), Neera products, honey, dried banana, vinegar, coconut (oil and chips) etc. These value-added products were sold under the company brand name "KAPCO". Dryer facility for copra, training facility and input services (organic manure, chemical fertilizers) are provided to the needy farmers. KFPCL has an owned building with an area of 1500 square feet consists of office, retail shop, pack house, fertilizer dippo and collection center. Company has a pick-up van to collect farm produces and transportation of value-added products to other cities and Farmer collectives like KADS, Thirukochi CPC.

SWOT Analysis for KAPCL

Strengths	*Opportunities*
• Qualified CEO • Strong capital mobilization • Developed KAPCO brand • Strong parental guidance • Value added products • Created market space • women representation in governance	• New outlets • Easy access to main cities • Trade relation with FPOs
Weaknesses	***Threats***
• No training modules conducted • Concentration of power among few • Usage of Traditional methods	• Competition • Price fluctuations

Source: Primary data

Above table which attempts to highlight the strengths, weaknesses, opportunities and threats associated with KAPCL using the SWOT analysis. It is found that KAPCL has experienced CEO, strong parental support, value added products and consumer demand for their products. Women representation was ensured in the BOD though it is nominal. This FPC do face some weaknesses like usage of traditional methods in processing, concentration of directorship among few and lack of training modules for members. KAPCL face threats from the upcoming FPOs in the locality, volatility in prices of the crops associated with and chances to fall into losses as the company engages in wide number of activities in this premature stage. KAPCL scope for strengthening marketing mechanism through setting up new outlets in the nearby main cities and marketing collaboration with nearby FPCs

Pananchery Farmers Producer Company Limited (PFPCL) was registered on 3rd February 2014 under Companies Act 2013. PFPCL has 11 directors in the Company and ensure women representation through inclusion of female representatives. Company has a part time CEO who is a retired bank employee. There are 111 members in the company out of which 90 percent are small farmers. This company was established by a group of farmers who were members of farmers club promoted by NABARD. Activities of the company include production, procurement, manual grading marketing, and value addition of varieties of vegetables, fruits and banana. Company was able to set up a vegetable and fruits auction centre. Farmers bring their produces and directly sell to traders in the auction. Auctions are held in three days in a week i.e. Monday, Wednesday and Friday. Company had set up a processing unit with fully automated machinery for making varieties of chips from banana, jack fruit. These are marketed under "Peechi Fries". Company also engages in honey processing. Company has mobilized Rs.30.30 lakhs against an authorized capital of Rs.100 lakhs and shows that PFPCL needs to do a lot. Company has issued share certificates to all the shareholders on time. PFPCL received a term loan of Rs.36 lakhs by Thrissur District Cooperative Bank for meeting capital expenditure.

SWOT Analysis for PFPCL

Strengths	*Opportunities*
• Women representation in governance • Raised external funds • Machinery Investment • Conducting Auctions • Employment generation	• Training facilities • Value addition • Scope for membership campaign
Weaknesses	***Threats***
• Concentration of power among few • Weak capital mobilization • Political influence • Failed to attract non-members	• Competition • Price fluctuations

Source: Primary data

Above table shows the results of SWOT analysis illustrated based on the activities of PFPCL. It is found that SFPCL was successful in raising external funds, conducting public auctions, generating employments and invested huge amounts for machinery. This company do face many internal weaknesses such as limitation of directorship among few, weak mobilization of capital, political influence in company activities failed to attract a great portion of farmers to company etc. PFPCL has great opportunity in training its members as various resources institutions are located nearby. Since the company has invested huge capital in machinery, they have great scope for value addition. This FPC has great scope for canvassing the non-members to the FPC who attend the auctions organized by it. As like other FPCs, PFPCL do face competition from the existing and upcoming ventures in the locality and fluctuation in crop prices.

Wayfarm Producers Company limited (WPCL) was incorporated on 31st June 2014 under Indian Companies Act 2013 on behalf of Farmfed, a federation of sixty odd farmers clubs promoted by NABARD in the Wayanad district. WPCL ensures fair representation for small farmers and women i.e. 90 per cent of total shareholders are small farmers and 40 percent are women shareholders. The company has mobilized just Rs 5.74 lakhs, so far i.e. 23 per cent of authorized capital of Rs.25 lakhs which resembles weak rate of capital mobilization. Company has availed a cash credit limit of Rs.4 lakhs from Canara Bank. Company focuses on various activities including procurement, collection, marketing, value addition, storage of organic paddy, fruits and vegetables etc. There are four outlets for the company in Wayanad and opened a nursery which supplies planting material for the needy people. This has helped to generate employment opportunities to a number of people including females. The company encourages training on value addition and income generating activities related to animal husbandry. Along with marketing and other basic support the company also provides technical advice to member farmers who are in need.

SWOT Analysis for WPCL

Strengths	*Opportunities*
• Qualified Managing Director • Promotion for organic farming. • Fair representation in membership • Strong parental guidance • New value-added products • Strong marketing platform	• New outlets • Farmer membership • Huge unused potential • Export opportunities • Quality business
Weaknesses	***Threats***
• Weak capital mobilization • Lack of financial support	• Competition • Price fluctuations • Natural calamities

Source: Primary data

Above table highlights the internal and external aspects of WPCL. As like other FPCs, this company do face similar weaknesses like limitation of directorship among few and weak capital base. WPCL has qualified and experienced managing director who encourage the farmers to practice organic farming and provide all sorts of technical services. As the FPC is located in the village, has great scope in providing the best exposure to the farmers. WPCL has the potential to enter into export, quality business and new partnership ventures. This FPC has to survive the competition from the traders and middlemen and can occur losses due to mismanagement of company operations.

SWOT analysis of FPCs individually has put forward certain factors that exist common among the FPCs in Kerala. It is found that employment generation, strong parental support and successful mobilization of capital from member farmers and other sources are the major strengths of FPCs in Kerala. One of the common weaknesses associated with the FPCs are concentration of power among few i.e. powers are limited among few influential members. Analysis of these FPCs has given the evidences of the remains of cooperative mentality among the public. These FPCs are characterized with huge export opportunities and future for quality business in the state if they are properly managed. Major threats to these FPCs in common are tight competition from other FPOs, private companies, traders, natural calamities like flood, landslides and fluctuation in prices of crops.

Organizational aspects of FPCs

The study attempts to understand the organizational pattern and other related aspect of the selected farmer producer companies focusing on horticultural and other crops. Board of directors plays an important role for the efficient working of an FPO. As per the Companies Act 2013 on producer companies (section 581-O) every producer company should have at least five and not more than fifteen directors[4]. The number of board of directors' ranges from five to eleven directors among the selected FPCs. Since a large number of women farmers are working in the agriculture sector, women should be given minimum representation in the BOD. There is minimal representation of women in the BOD except in the case of SFPCL and GVAPCL. In all cases Board of Directors were selected in the election conducted during AGM.

CEO plays an important role in the day to day activities of the FPO. As per the Companies Act on producer companies, company should have a full time CEO and is appointed by the Board from among of individuals other than members. It has been found that Greenvivo and Kothamangalam FPC have CEO and other three FPCs have either chairman or M.D. to coordinate the whole activities of the FPC. Sampled FPCs are keen in providing regular training for BOD and CEO and conducting exposure visits for the member farmers.

It can be traced from the below table that out of the 32 Board of Directors of five FPCs, about 10 percent and 16 percent of directors were women and retired government or private employees who actively participate in agricultural farming. Their presence in the FPC can bring a lot of positive impacts in governance and implementation of company policies through proper utilization of their social capital. It is found that out of the 32 directors two of them are political leaders who claim to be farmers in general. But FPCs must be very careful while granting membership to politically back grounded individuals and non-farmers in to the FPC. This can avoid the unwanted political intervention in the activities of the company and to focus on its objectives.

Organizational aspects of Sampled FPCs

	Sampled Farmer Producer Companies				
	SFPCL	GVAPCL	KAPCL	PFPCL	WPCL
No of Directors	5	5	6	11	5
Women representation in BOD	-	-	1	1	1
Retired govt/private employees in BOD	1	2	-	2	-
Political leaders in BOD	-	-	-	1	1
Criteria for selection of BOD					
-Eligibility criteria	2 Tonne	-	Interested Candidates	-	-
-election in AGM	Yes	Yes	Yes	Yes	Yes
Voting right for BOD%	100%	100%	100%	100%	100%
Conduct of BOD meeting	Monthly	Monthly	Monthly	Monthly	Quarterly
Assigned duties for BOD	Yes	Yes	Yes	-	-
BOD training attended	Yes	Yes	Yes	Yes	Yes
FPO Head	CEO	-	Yes	Yes	--

Availability of CEO	MD	Yes	-	-	YesYes
Experience of CEO	Full time	Full time	Full time	Part Time	Full time
Salary of CEO	Farmer	Fresher	Advocate	Manager	Graduate
Duties of CEO	Service	15,000	20,000	1000()	12000
-Coordination of activities	Yes	Yes	Yes	Yes	Yes
-finding new buyers					
CEO training attended	Yes	No	Yes	No	Yes

Source: Primary Data

Farmers are able to access the various agricultural inputs at wholesale prices and get in touch with the quality inputs. This helps small and marginal farmers to access the use of modern agricultural practices and tools at moderate costs. FPCs encourage the use of organic fertilizers in the cultivation. Among the sampled FPCs all the FPCs except Panancherry FPC provide organic fertilizers at subsidized rate to member farmers and even non-member farmers at normal rate. Officials of FPCs provide training modules on organic farming. In addition, these FPCs would create job opportunities to lot of persons indirectly. It is found that 95 per cent of farmer members are satisfied with the working of their FPCs and all the respondents have complete awareness about the working and organizational structure of FPCs. These FPCs provide various services like financial services, input supply services, procurement, packaging services, marketing, technical and networking services to the member farmers. It is found that transaction cost of the member farmers has reduced to 50 percent than before being part of a FPC.

Suggestions and Improvements

FPCs have been designed in such a way that they can help the small and marginal farmers to participate in the higher levels of agri-chain markets. This will increase the bargaining power of the farmers for their produce and to obtain maximum profits. This encourages the farmers to enter into extensive cultivation and will attract newcomers to choose farming as a profitable occupation. Collectivizing the small and marginal farmers can help to attain the benefits of economies scale (Jose *et al.*, 2019). FPCs must ensure a sustainable income to farmers by increasing the production and productivity by adopting appropriate technology, good agricultural practices, proper use of credit and marketing skills.

Governments at the central and state level need to introduce various schemes for the existing FPOs to extend its services. It is found that some of the FPCs are unaware of the recent updates of the schemes that ensure financial and non-financial assistance exclusively to the Farmer Producer Companies. It is the duty of various stakeholders to collectivize the farmers in to FPCs and provide awareness about the various schemes. Another important suggestion is that all the farmer members and company officials must be vigilant in selecting members to the company and avoid the encroachment of the non-farmers to the organizational setup of the FPC. Experts suggest the need of appointing mentors for each FPO by the state government for better monitoring as state governments can have better control over these FPOs than the central government.

It must be noted that these companies are formed by farmers themselves and they belong to the poor sector of the country. It is quite difficult for these companies to raise funds from the members alone and are in need of huge capital for the smooth functioning. Central government has to initiate more budgetary and non-budgetary support for these existing companies to drive them to better position.

CONCLUSION

Production of food and Horticulture crops in agriculture is given prime importance because it plays an important role in providing food, nutritional security and better income opportunities for small and marginal farmers in Kerala. The study reconfirms that FPCs have the ability to achieve the benefits through effective collective action under the company setup in Kerala. However, the major challenges are the prevalence of cooperative mentality among the directors, fluctuations in prices and competition from private companies and traders who exploit the poor farmers. Most of the farmer producer companies act as multipurpose companies and can create opportunities for large scale exports of quality products. Hence FPCs are beneficial to improve the value chain of agricultural produce and attain rapid growth in the agricultural sector. It is highlighted that, other than extending basic services to farmers, FPCs ensure the role of farmers in decision making on company matters and promote individual innovations in various stages of agricultural production that would boost the successful growth of agricultural sector in Kerala. Finally, the study concludes that FPCs are a better option for small and marginal farmers without compromising quality and efficiency. There is a scope for further analysis of these FPCs especially evaluating the efficiency of these FPCs as they have completed a period of four to five years after incorporation.

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APPENDIX

Basic Profile of sampled Farmer Producer Companies

	Sampled Farmer Producer Companies				
	SFPCL	GVAPCL	KAPCL	PFPCL	WPCL
Date of Registration	2003	18-03-16	18-01-16	3-02-14	31-06-14
Authorized Capital (Rs)	25 lacs	50 lacs	25 lacs	1 cr	25 lacs
Paid up capital (Rs)	21 lacs	44.30 lacs	23.64 lacs	29.30 lacs	5.74 lacs
Membership in FPO	111	117	109	111	575
Shareholding pattern (individual/group/both)	Indiv.	Indiv.	Both	Indiv.	Indiv.
No of Directors	5	5	6	11	5
Age range of Directors	45-70	38-68	48-72	45-60	45-65
CEO (Yes/No)	Yes	Yes	Yes	Yes	Yes
CEO with University Education	No	Yes	Yes	Yes	Yes
SHG/FIG associated	-	-	JLG, SHG	-	JLG
No of employees	> 15	29	3	5	5
Exposure visits	Yes	Yes	Yes	Yes	Yes
External funds received (other than NABARD)	Yes	Yes	-	Yes	-
Main crops of FPO	Vegetables and Fruits	Spices	Spices, Vegetables etc.	Banana, vegetables Fruits	Fruits, Vegetables
Main services through FPO					
Marketing services	Yes	Yes	Yes	Yes	Yes
Financial services	Yes	Yes	-	-	-
input supply services	Yes	Yes	Yes	-	Yes
Storage services	Yes	-	-	Yes	Yes
Packaging services	Yes	-	Yes	Yes	Yes
Insurance services	-	-	Yes	-	-
Value addition services	Yes	Yes	-	Yes	Yes
Networking services	Yes	Yes	Yes	-	Yes
Training services	Yes	Yes	-	-	Yes
Other services	-	-	Yes	-	-