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**Challenges and Constraints of Farmer Producer Organisations
in Tamil Nadu: A Content-Based Study**

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Abstract

The collectivisation of small and marginal farmer producers into Farmer Producer Organisations (FPOs) forms an integrated partnership to address many challenges in agriculture. FPOs in India face many challenges that impede their effectiveness and impact on agricultural development. There is a need to identify and prioritise the constraints faced by FPOs, leveraging previous studies that often fail to rank the constraints. To address this research gap, this study employs content analysis of qualitative data from raw interview records, focusing on FPO-related challenges. To identify the main issues, word-based analysis was performed, and the identified issues are classified into five distinct categories. Constraint analysis was conducted using Garrett's ranking method, a technique to prioritise the interview data based on their perceived severity. This study adds to the limited literature by quantifying the constraints using Garrett's method. Moreover, this research focuses on critical problems faced by FPOs and aims to strengthen vital agricultural institutions by emphasising the need for targeted policy intervention to enhance FPOs' effectiveness.

Keywords: *Farmer Producer Organisation, Small farmers, Constraint analysis, Garret ranking, Rural development, Institutional credit.*

Introduction

In the last two decades, locally developed institutional solutions in the form of farmers' collectives have the universal acceptance. To empower farmers, reduce poverty and uplift rural poor farmers, FPOs have emerged as a considerable institutional innovation. The type of producer organisation where the members are also farmers is known as FPOs. In India, this organisation can be registered under the Indian Trust Act, 1882 or the Indian Companies Act, 1956 or the Cooperative Society Act, and there are 2082 FPOs operated by NABARD and 792 FPOs by SFAC (Small Farmers Agri-Business Consortium) [1]. Commonly, all FPOs are involved in the unified market access of vegetables and fruits, organic farming, agricultural manufacturing, government buying initiative, dairy farming and seafood production. Small and marginal farmers in India suffer from very low profits because of the presence of many intermediaries and a small amount of landholdings. Therefore, the farmers are forced to sell their goods at below the market price value, which reduces their profit margins [2]. Food waste and inefficient farming further lead to social and environmental problems. These challenges highlight the need for collaborative innovation within the food supply chain to improve the small farmers' livelihoods and ensure the sustainability of the agricultural sector [3].

10th International Conference on Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

An FPO improves member income by combining their produce for larger sales, which enables farmers to get better prices for their products. It also provides market-related information to the farmers, enabling them to wait for favourable market conditions [4]. Many FPOs utilise a variety of communication methods, such as workshops, conferences, field visits, and group discussions, to share this information effectively. The organisations benefit from collective purchasing and ordering with the large membership base. It allows the organisations to provide some items to the members at the lowest price [5]. By gathering member needs, FPOs achieve cost reductions in ordering, transportation, and bulk procurement of essential agricultural inputs, including seeds, fertilisers, pesticides, and equipment [6]. To overcome issues like mismanagement, elite capture and encourage farmers for collective investment, FPOs need to implement strong downward accountability, thereby increasing their potential to improve services and reduce transaction costs. By collecting and analysing market intelligence, FPOs enable the farmer to communicate effectively about the market trends and also provide guidance about the production choices [7]. Small producer groups were able to utilise their collective strength to make market access investments by establishing producer organisations. It enables them to access highly profitable agro-industrial markets through contractual agreements [8].

Additionally, FPOs have a crucial role in agriculture where they empower farmers, improve their socio-economic conditions and implement sustainable solutions. By strengthening small and marginal farmers' bargaining ability and market access, FPOs address the significant issue of intermediaries and improve the farmers' livelihood [9]. To promote agriculture, many FPOs adopted digital technologies. Digital platforms allow farmers to easily access market-related information, receive weather updates, and adopt online auction participation and digital payment processing [10]. Farm management software solutions are used to digitally manage their farm operations, such as crop management, data recording and analysis, yield monitoring, financial transactions and input usage. By using GPS equipment, drones, remote sensing and sensors that monitor crop and soil health, farmers can establish targeted interventions that result in crop yield increase [11]. Supply chain management systems allow FPOs to manage inventory and logistics, ensure quality and traceability. E-commerce platforms enable farmers to sell their products online, which will reach a broader consumer base and obtain reasonable prices for their products [12]. Utilising data analytics and AI to analyse agricultural data and provide recommendations on crop planning and risk management based on weather, market trends and farm performance [13].

Literature Review

General Study

K. Ramappa and M. Yashashwini (2018) aimed to examine the problems and opportunities faced by FPOs, focusing on the development of FPOs in India. To improve the market opportunities, the study recommended market SWOT analysis for the products and developing price and promotion techniques for attracting consumers [14]. The constraints, such as limited credit access, poor technology, unskilled human resources and imperfect market conditions, created barriers to the development of small and marginal farmers. These challenges may include issues related to governance, financial sustainability, market access, and member participation. Addressing these issues is crucial for the long-term success and impact of FPOs in the Indian agricultural landscape.

Krishnan et al. (2021) discussed the supply chain relationships as a significant factor in organisational and supply chain performance [17]. The role of Indian FPOs was examined to address the inadequate practices such as unwanted irrigation methods, unnecessary intermediary involvement and over-fertilisation. The Supply Chain Operations Reference (SCOR) model was employed to examine the five

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

different levels of supply chains, namely plan, source, make, deliver and return. The findings of this research highlight the transformative potential of FPO formation through collaborative efforts. This collaboration facilitates the implementation of numerous innovative practices that yield significant economic, environmental, and social benefits for the FPO. These benefits are likely to include enhanced market access for farmers, improved resource efficiency, reduced environmental impact, and strengthened social equity within the food supply chain.

The challenges faced by small and marginal farmers, such as shortage of water, capital and land with limited technology and infrastructure, are examined by Thilagam and Murugan (2023) [18]. These challenges are identified and addressed by FPOs to achieve economies of scale, improve the bargaining power of farmers and market access. SWOT analysis was utilised to analyse the internal and external factors which affect FPOs. The results of the study show that FPOs depend extremely on government subsidies and have less focus on governance. It indicates that extreme dependence on external funding can delay long-term sustainability. Member awareness about benefits and responsibilities indicates that strong governance structures are important for the FPO's success. Also, capacity building is the main key factor for the success of FPOs.

The smallholder farmers in India faced challenges like market uncertainties, which is a critical issue discussed by Royal et al. (2023) [19]. The producer-consumer gap was studied to improve resource access for small farmers, making it comparable to that of large farms. FPOs can bridge the gap between markets and producers, enabling small farmers to access better prices and enhance their livelihoods. With the focus on empowerment, FPOs connect the small farmers to local, regional, national and international markets, which improves the bargaining power and market access. To improve productivity and profitability, FPOs provide access to technical, financial, economic and market-oriented services. The study identified the Price Volatility issue, which is mostly faced by FPOs, especially in regions with limited infrastructure and market access. It indicates that price fluctuations due to seasonality and improper market connections as the important constraints.

Trivedi et al. (2023) analysed the current business models of FPOs and their social impact [20]. The study recognises that the structure and operations of FPOs significantly influence the impact on member livelihoods. Ten various FPOs were selected, and a stratified random sampling technique was utilised to provide a strong framework for data collection. The findings show that small and marginal farmers have positive socio-economic impacts because of advanced techniques and enhanced bargaining power is consistent with the anticipated benefits of collectivisation. The identification of limited access to finance as a major challenge is a recurring theme in FPO research. This highlights the need for improved financial inclusion and access to credit for FPOs. The lack of capital is a large hindrance for most small farmers, and therefore also for FPOs.

Yanduri and Siddayya (2024) investigated the important factors that influence the competencies of managerial teams within FPOs and how the competencies impact their performance and sustainable growth [21]. Using a random sampling, 15 FPOs and 94 team members were selected to collect the primary data. FPO statements from 2019 to 2022 were taken to collect the secondary data, providing an objective measure of organisational performance. The managerial team competency is derived from the statistical analysis, such as ANOVA, financial ratios and ordinal logit. The FPOs are classified into four stages, supported existence, stagnant, self-sustained, and sustained growth, based on their financial performance. The positive relationship between managerial competencies and FPO performance is identified from the findings.

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

A. Radadiya and D. Y. A. Lad (2024) investigated the challenges within FPOs and addressed the main problems faced by FPO members. It was stated that issues inside the FPOs are resolved by the integration of the farmers themselves. Also, young and well-educated small and marginal farmers can easily adopt the FPOs [15]. The farmer's livelihoods, social empowerment and economic power were evaluated, and it focused on the collective action which improves the outcome of farmers. Moreover, the identification of problems faced by FPO members sheds light on developing effective solutions and making sustainable policies. Evaluating the impact of FPOs on individual members contributes to a deeper understanding of the effectiveness of the organisational model in promoting agricultural development.

Challenges

The challenges and difficulties in the growth of FPOs are analysed by S. Malik and D. Kajale (2024). The study noted that lack of operating funds, operational inefficiency, lack of qualified personnel and dependence on third-party agencies are the major problems faced by FPOs [16]. It aims to understand the role of FPOs in the economic development of small and marginal farmers. The analysis is vital to evaluate the efficiency of current policies and identify areas for improvement. Semi-structured interviews with 20 FPO members were conducted to identify the practical challenges related to FPOs. Qualitative data collection was utilised to find out the issues, such as a lack of skilled members, poor management, poor working capital, etc. These challenges highlight the need for targeted interventions to strengthen the capacity of FPOs and ensure their sustainability. Furthermore, the research identified the gap regarding supplementary services provided by FPOs, and it underscores the need for further research to comprehensively understand the diverse roles and impacts of these organisations.

The functional performance and challenges faced by FPOs are examined by Ravikishore et al. (2025) to focus on the potential of FPOs to improve farmer livelihoods to achieve economies of scale in input procurement [22]. The performance grading tool for FPOs developed by NABARD was used to assess the functional performance of every FPO. It provides a structured framework for evaluating FPO effectiveness, aligning with the growing emphasis on standardised performance metrics in agricultural development. To identify both managerial and farmer level experiences within FPOs, the purposive cum random sampling method was used. The constraint analysis identified gaining profitable prices in local markets as the primary challenge, followed by market price fluctuations. These findings underscore the critical importance of market access and price stability for FPO sustainability and farmer profitability. FPOs should prioritise market awareness and establish robust market linkages with corporate buyers, processors, or other agencies to secure better returns and mitigate market-related constraints.

From the above literature survey, several research gaps are identified for this research. The auxiliary services provided by FPOs, like marketing and input supply, are examined; a far-reaching service network and the impact on member livelihoods remain under-researched. The dependence of government subsidies and weakness in FPO governance structures are evaluated. But there is a need for further analysis of how governance models affect long-term sustainability. The main issue of price volatility was identified, but there's a lack of detailed research on specific mitigation strategies. The importance of managerial competencies was evaluated, but there is a need for more research on how these competencies contribute to effective value chain integration and market competitiveness. To create sustainable value chains, specific skills and training are required for FPO managers. Quantitative and longitudinal analyses are needed to measure the long-term impacts of various business models on farmer incomes, social equity, and environmental sustainability. While some studies utilise farmer

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

interviews, more research is needed that deeply explores the farmers' perspective, and how they perceive FPO benefits and challenges.

Research Gap and Objectives

The above literature studies indicate that there are several challenges affecting the FPOs' functionality, and these challenges are thoroughly examined to develop the future of FPOs. Research on FPOs in India demonstrates a wide array of advantages, including access to affordable inputs, financial services, market connections, insurance, training, technical support, knowledge exchange, and improvements in health, education, social capital, and other related areas. Various studies in India pointed out the impediments and issues of FPOs in the initial, growth and future expansion phases of their development. Operational issues such as compliance and database maintenance, financial issues like working capital and resource constraints, developmental issues like capacity building and phased support, and social issues like member engagement and trust were among the problems highlighted.

This research aims to thoroughly:

- Validate challenges identified in the literature concerning FPOs through direct field observations in Tamil Nadu.
- Documenting the diverse experiences of various FPOs.
- To provide practical insights into their operational realities.

Data and Methodology

The process for identifying and ranking the challenges faced by FPOs is presented clearly in Figure 1. Content analysis was utilised to analyse the qualitative data (text data) and identify the quantitative themes and words. In this study, the words and themes are analysed from raw interview data, which contains FPO challenges related segments. The challenges are then identified and classified into five categories. Further, the list of challenges is generated to rank the severity of the particular constraint. This research aims to provide insights into the problems faced by FPOs and provide suggestions to rebuild the FPOs.

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

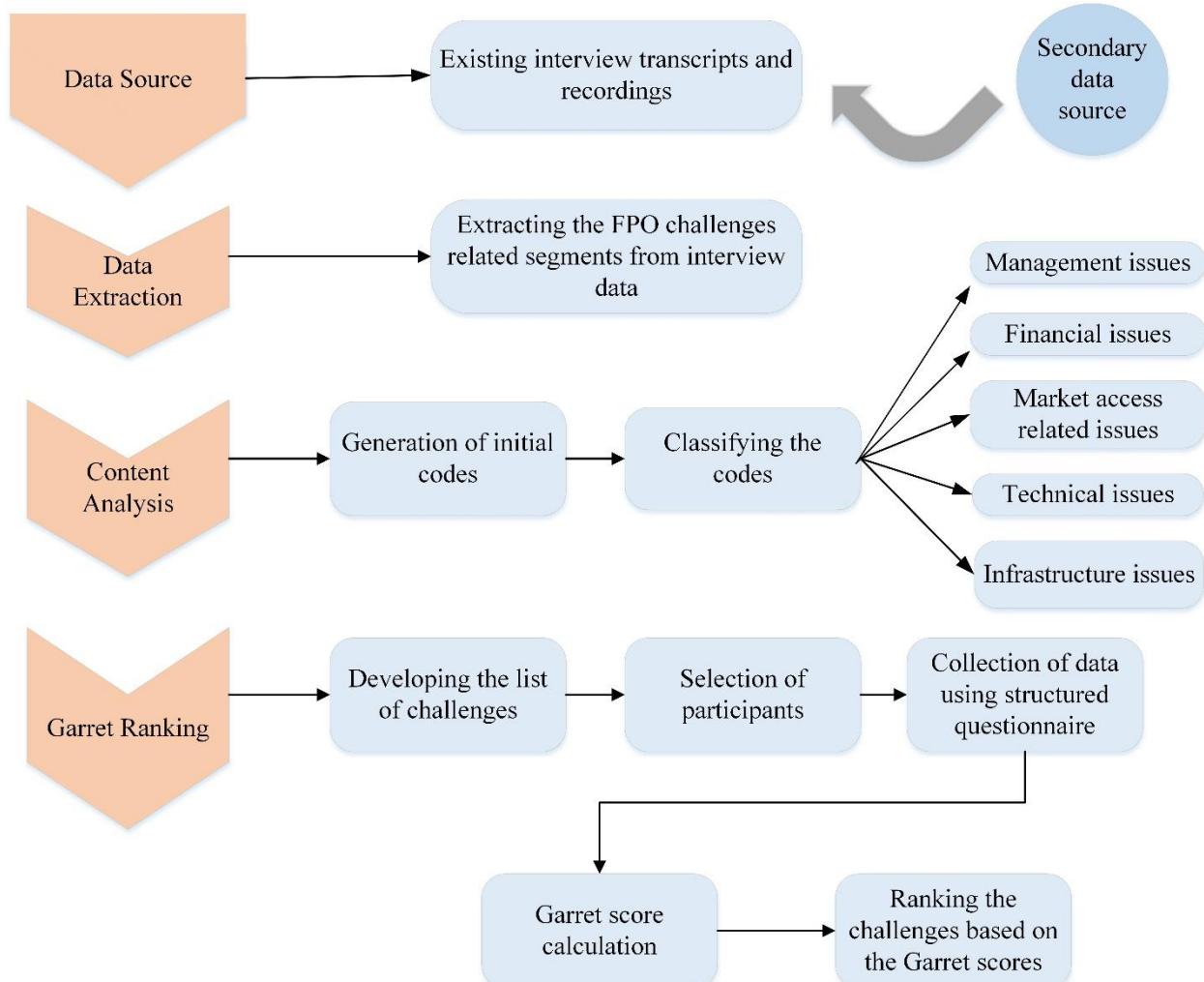


Figure 1: Conceptual Framework for Identification of Challenges Faced by FPOs

Sample Unit

This research utilised secondary data and widely used qualitative analysis through literature reviews to identify the various challenges faced by FPOs. The research data was collected from FPOs registered under Tamil Nadu. According to the data, registered 500 Farmer Producer Companies (FPC) are considered to find out the problems and key challenges [23]. The selection process involved a first round of randomly selecting 120 companies with a minimum age of three years, followed by a review for data adequacy. Using a purposive sampling technique, 54 FPOs were chosen for this research.

Data Extraction

The research gathered secondary data from existing interview transcripts and recordings related to FPO operations within Tamil Nadu. From the selected data, the relevant segments of the interviews that exactly address challenges faced by FPOs are extracted and then content analysis was conducted using ATLAS software to analyse the extracted data. To generate initial codes, a detailed review of the transcripts was conducted, and these codes were then classified to identify the recurring themes

10th International Conference on Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

representing various FPO challenges. Finally, the identified challenges are grouped into categories such as operational, financial, market access, management and technical challenges.

Garret Ranking for Constraint Prioritisation

Based on the thematic analysis of secondary data, the FPO challenges list was created, and the targeted sample of participants from registered FPOs was selected. From the registered FPOs, 54 FPO members are purposively selected for this research. Using the structured questionnaire, which represents the identified challenges, participants were asked to rank the severity of the problems they faced, and these rankings were then processed using the Garret Ranking method, in order to evaluate the problems encountered by FPO member farmers. Using the following formula, Garrett's Ranking Technique converts preferences in constraint ordering into numerical score values.

$$Garrett\ Ranking = 100 \times \frac{(r_{ij} - 0.5)}{n_j} \quad (1)$$

Eqn. (1) represents Garrett's Ranking Technique, where r_{ij} indicates the rank given for the problem (i) and person (j). A n_j signifies the number of problems ranked by person (j). Respondent-provided rank percentages were converted into numerical scores using the Garrett ranking method. For each factor, these scores were summed across all FPO members and then averaged. The resulting mean scores were then ranked in descending order. The factors having the highest mean value were considered to be the most important factors.

Results and Discussion

This section highlights the difficulties and challenges experienced during the development stage of FPOs. The challenges and solutions for rebuilding FPOs, as given by the theory, are presented in the following sections.

Content Analysis and Classification

This research conducted a content analysis of various sources related to the struggles of farmers from the collected interview data. Using ATLAS software, several factors were identified as problems faced by smallholder farmers in the cultivation of crops. A word cloud showing important constraints faced by FPOs and farmer members is presented in Figure 2. The frequently mentioned words are shown in Figure 2, including storage, pricing, transportation, market value, loans, technology access, AI monitoring, and credit facilities.



Figure 2: Identified Constraints are shown in a Word Cloud

From Figure 2, it is confirmed that smallholder farmers experienced particular difficulties, and the issues range from financial, management, infrastructure and technical related factors. The dominant words highlight the core issues that demand attention and policy interventions to improve the lives and livelihoods of farmer members.

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

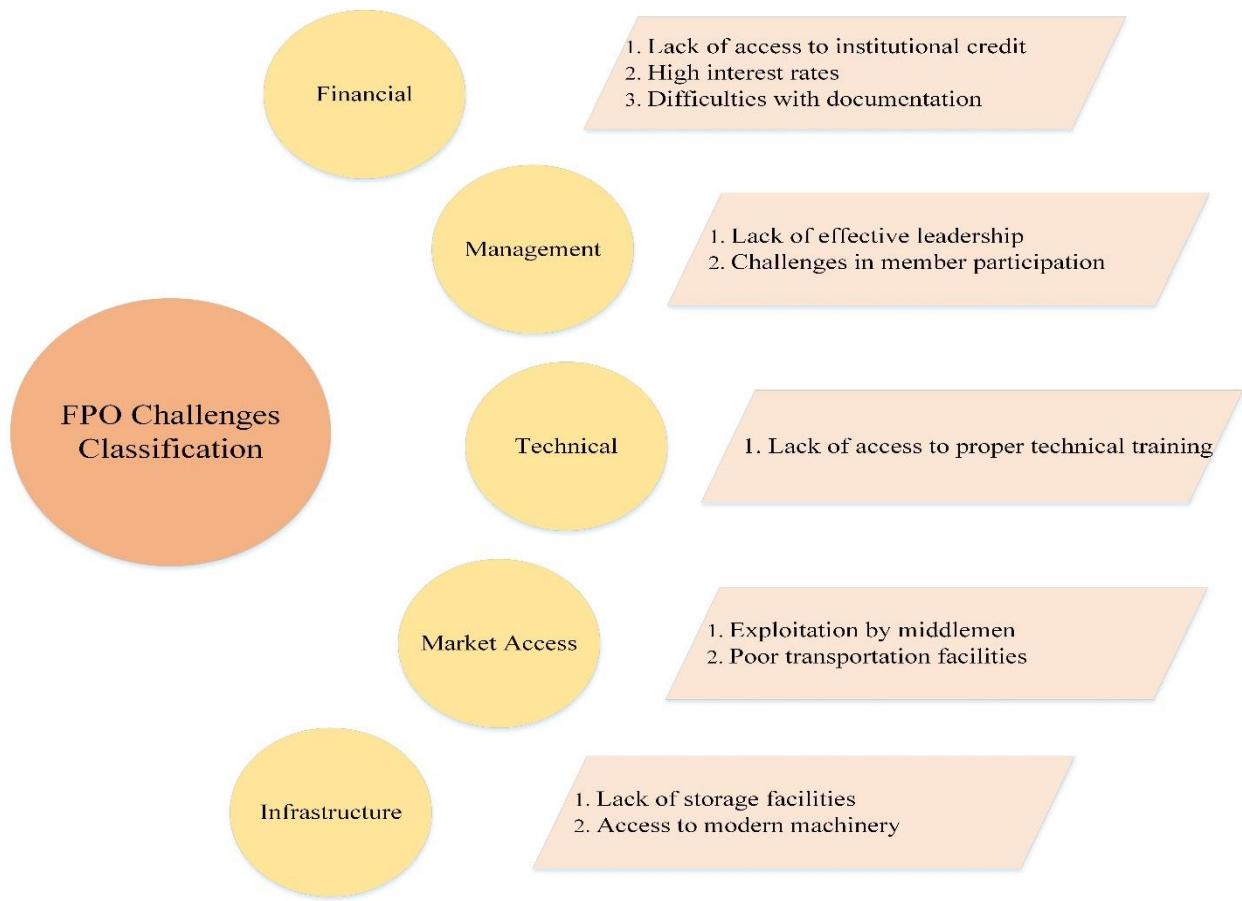


Figure 3: FPO Challenges Classification

FPO challenges are then classified into five categories, and each category contains specific examples. Financial constraints include a struggle to secure loans and no financial support from banks. This challenge arises when the farmer members have an inadequate credit history or a complex application process. Sometimes, FPOs face difficulty managing their finances because the interest rate for financial credit is too high.

Challenges faced by FPOs

The substantial challenges faced by FPOs in the Cauvery delta region were identified in this research. The challenges ranked by 54 participants among the FPO farmer members are presented in Table 5.1. The challenges are ranked based on GR mean scores, indicating the average range of responses, which shows the severity level for every challenge.

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

Table 5.1: Severity Range of the Identified Challenges

S. No	Challenges Identified	GR Mean	Rank
1.	Lack of access to institutional credit	69.2	I
2.	Exploitation by middlemen	65.1	II
3.	High interest rates	58.9	III
4.	Poor transportation facilities	55.3	IV
5.	Lack of storage facilities	46.8	V
6.	Difficulties with documentation	46.1	VI
7.	Lack of access to proper technical training	42.8	VII
8.	Lack of effective leadership	42.8	VIII
9.	Challenges in member participation	41.5	IX
10.	Access to modern machinery	28.8	X

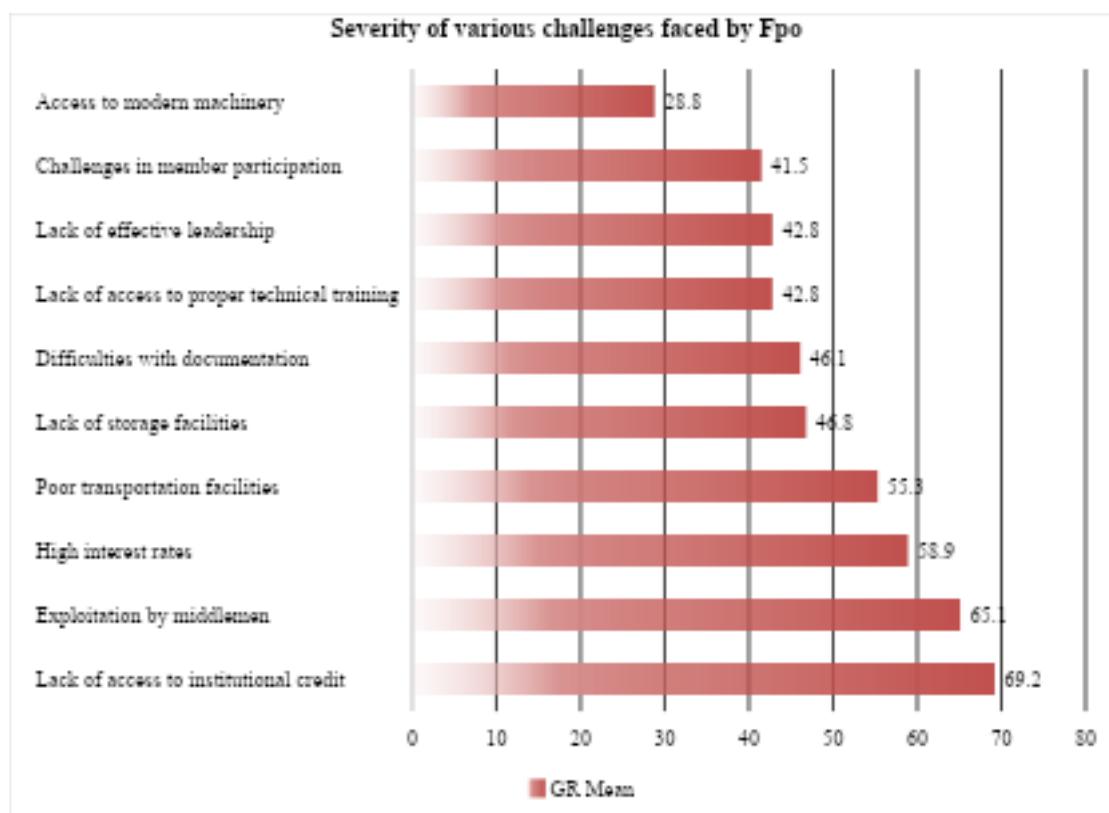


Figure 3: Severity of Various Challenges Faced by FPOs

From Table 5.1 and Figure 3, it is clearly noted that poor access to institutional credit (GR-69.2) has high severity when compared to other challenges. This indicates that financial constraints are a primary concern for the farmers. Exploitation of middlemen (GR-65.1) is the second most severe challenge, which was ranked by FPO members. The findings show that the need for improving access to credit was the main factor which will develop the FPO. The next priority should be given to reducing exploitation by middlemen and lowering interest rates. To

10th International Conference on Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

improve the farmer members' overall situation, infrastructural constraints such as transportation and storage facilities should be addressed.

Suggestions for Rebuilding FPOs

FPOs should focus on improving the business models and capacity building, providing access to finance and technology, and promoting market linkages to effectively rebuild FPOs.

Capacity Building: Insufficient capacities of smallholder farmers are the essential factor which should be addressed by FPOs. Current capacity-building programs focus on early-stage FPOs, but FPOs need specific support and strengthening across their lifecycle. Limited control over content and delivery, lack of customisation, high costs in scaling and scheduling and lack of feedback are the key constraints in FPO capacity building. Effective monitoring and evaluation systems will enable timely feedback, course correction, improved accountability, and better performance.

Management Practices: To ensure the confidence and trust of the members in FPO, practices such as transparency, participation of FPO members in important activities, and proper communication need to be improved for the FPO's success.

Market Linkages and Infrastructure: To facilitate knowledge and experience sharing, FPOs enable the linkages between public and private sector organisations. To develop the infrastructure facilities, FPOs should invest in better roads, storage facilities, and transportation networks to reduce post-harvest losses and ensure fair prices for produce. Encouraging digital adoption to improve farmer profitability and improve access to information and markets.

FPO Support Unit: To help with non-farming activities and focus on farmer engagement, the FPO Support Unit (FPOSU) should be developed. The FPOSU will be set up to work with numerous FPOs and can aggregate demand from millions of farmers to get larger discounts, negotiate with large buyers, source appropriate advisory, credit, insurance and other products and services.

Developing Stronger FPOs: The concerned departments may be mandated to implement all "Farmer-centric Schemes" through the FPOs for efficient delivery of services and improved outcomes. Further, there can be an appropriate provision in the Food Grain Procurement policy of the Government of India requiring the procurement of agricultural commodities directly through FPOs under the MSP scheme.

Best practices of successful FPO models: Make use of Credit Guarantee Scheme (CGS), Mezzanine Capital Assistance (MCA) and Revolving Fund Support (RFS) provided by the government of Tamil Nadu, jointly implemented by the department of agricultural marketing, agri business and NABKISAN. This will help reduce the challenges faced by the farmers to access concessional institutional credit.

Conclusion and Future Scope

In this research, several challenges are identified for FPOs in India, including difficulties in accessing finance and credit, insufficient infrastructure facilities like transportation and storage, problems in market linkages, technical and operational deficiencies. These challenges affect the operational efficiency and market reach of FPOs which results in low performance. Addressing these multifaceted issues requires targeted interventions and strategic policy support focused on strengthening financial structures, enhancing managerial and governance capabilities, improving market access, overcoming technical deficiencies, and fostering social cohesion within FPOs.

10th International Conference on
Economic Growth and Sustainable Development: Emerging Trends – November 27-28, 2025

The research widens the further scope of examining the specific impact of identified challenges on the financial performance and market access of FPOs, providing empirical evidence to guide policy and interventions. The role of technology and digital platforms in overcoming various FPO challenges, such as improving market information access and operational efficiency, also warrants further investigation. Finally, research focusing on effective strategies for member mobilisation, engagement, and strengthening governance structures within FPOs is essential for building robust and sustainable farmer-led organisations which will help in the better integration and achievement of the SDG Goals 2, 8 and 12. Since the FPO has been considered to be the way forward for enhancing farmers' income and boosting agricultural growth, future strategies for scaling up FPO promotion by various stakeholders should focus on mass awareness building, institution development, forging linkages with the ecosystem, and digital monitoring.

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10th International Conference on
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