

UP APPROACH TO EXTENSION –FARMERS INTEREST GROUP (FIG)

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I. INTRODUCTION

Due to demographic pressure and the diversion of land to non-farm uses, the average holding size in India is declining very fast, making many farm households dependent on economically unviable agriculture. Small and marginal farmers constitute about 86.00 per cent of farming households in the country (Agricultural Census Report, 2015-16). It has made proper and timely delivery of inputs and technical services very difficult. Moreover, these are supply driven with little care for demands from the field. Due to inadequate research-extension-farmers linkages, there has been low adoption of innovations and improved technologies in the farmers' area.

In India, most farmers have only small marketable surpluses; therefore, they have to sell their produce in the local markets at low prices immediately after harvest. The costs of procurement/purchase of inputs and availing of technical services are high for small and marginal farmers. Thus, a strategy was needed to increase their bargaining power in purchasing inputs and selling produce. This was the basic idea behind organizing cooperative marketing societies in the country. Still, their success is limited to only a few cases (Acharya and Agarwal, 2004). Under these circumstances, there is a need to organize the farmers to avail the benefits of better technology for agricultural production. On the other hand, the market for farm products is highly competitive, which limits the farmers as price takers. In this regard, the group approach can act as a panacea for improvement in the production and marketing of agricultural produce.

Department of Agriculture and Cooperation (DAC), Ministry of Agriculture, Government of India launched a pilot programme for promoting member-based Farmer Producer Organisations (FPOs) during 2011-12, in partnership with state governments, which was implemented through the Small Farmers' Agribusiness Consortium (SFAC). The pilot involved the mobilization of approximately 2.50 lakh farmers into 250 FPOs (each with an average membership of 1000 farmers) across the country under two sub-schemes of the Rashtriya Krishi Vikas Yojana (RKVY), namely National Vegetable Initiative for Urban Clusters and Programme for Pulses Development for 60,000 Rainfed Villages. The absence of adequate marketing infrastructure, a long chain of intermediaries, and a lack of collectivization effort have led to fewer marketing opportunities and reduced profits for the farmers.

The collectivization of primary producers, especially small and marginal farmers, into producer organizations is emerging as one of the most effective pathways to address various agriculture challenges and, most importantly, improved access to investments, technologies, quality inputs and markets. Department of Agriculture and Cooperation, Ministry of Agriculture and Farmers Welfare, Government of India has identified Farmer Producer Organisation (FPO) and (FIG) Farmers Interest Groups as the most appropriate institutional form and mechanism to mobilize farmers and build their capacity to leverage their production and marketing strengths collectively.

The many challenges faced by individual small and marginal farmers, especially in marketing the produce, are expected to be addressed by the formation of FPO and FIG. As a producer company, FPO should unleash the economic and entrepreneurial potential of the local producer community through enhanced negotiation power and business partnerships. These organizations are created depending upon the needs of the producers considering the demand potential to adopt a value chain approach to improve the producer's economic and social benefits.

The project aims to collectivize farmers, especially small producers, at various levels across several states, to faster technology penetration, improve productivity, enable improved access to inputs and services and increase farmer incomes, thereby strengthening their sustainable agriculture-based livelihoods.

SFAC is supporting these FPOs through empanelled Resource Institutions (RIs), which provide various inputs of training and capacity-building, and link these bodies to input suppliers, technology providers and market players. The investment in the capacity of FPOs will be spread over two years. SFAC also monitors the project on behalf of DAC and the states and reports on its progress.

The pilot has already shown encouraging results, and more than 3.00 lakh farmers are presently mobilized into village-level Farmer Interest Groups (FIGs), which are being federated into registered FPOs. Besides empowering farmers through collective action, these grassroots bodies are emerging as nodal points for transmitting cultivation technology, inputs and credit and pooling their production to leverage the market for better prices.

II. AGRICULTURE SECTOR IN INDIA

Indian agriculture employs 50% of the country's workforce, accounting for 17-18% of GDP. This structure is the primary source of income. According to the Agricultural Census, small and marginal holdings taken together (0.00-2.00 ha) constituted 86.21% in 2015-16 against 84.97% in 2010-11, while their share in the operated area stood 47.34% in the current census as against 44.31% in 2010-11. Small and marginal farmers contribute 70% of vegetables, 55% of fruits, 52% of cereals and 69% of milk in total production. The Indian agriculture sector has made significant strides in the past few decades by meeting the required production of basic staples like rice and wheat to feed the growing population. However, farmers cannot realize the correct value for their produce and achieve their full potential in terms of yield. The subdivision and fragmentation of landholdings, lack of awareness and less inclination towards adopting newer technologies have led to lower production levels against the optimal potential. The lack of adequate marketing infrastructure, a long chain of

intermediaries, and a lack of collectivization effort have led to fewer marketing opportunities and reduced profits for the farmers.

1. Problems of Indian farmers

- The decline in per income from the majority of crops and enterprises due to increased cost of production
- Fragmentation of land holding
- Volatile price
- Non -availability and labour wages.
- Non-availability of supply of credit and agricultural inputs
- Dependency on intermediaries (Money lenders, salesman)
- Lack of assured income due to price variation and climate change

2. Government initiative agriculture

- 1960- Thrust on enhancing food production: HYVP, IADP, IAAP,
- 1970- Development with justice: SFDA & MFAL
- 1980- Agricultural extension reforms: NAEP
- 1990- Participatory approach: NATP, SHGs, NWDPR
- 2000- Concept of FPO: Alga committee recommended the emergence of FPO
- 2011-12: Member-based organization: DAC

3. Concept of Farmers Interest Group (FIG): A Farmer Interest Group (FIG) is a self-managed, independent group of farmers with a shared goal and interest. The members work together to achieve this goal by pooling their existing resources, gaining better access to other resources, and sharing the resulting benefits.

The farmer-members cohesively located with almost the same interest are to be mobilized to form a small informal group of 15-20 members called Farmer Interest Group (FIG)

A Farmer Interest Group is an informal group of farmers formed to improve farm and farming value-added activities, working for the mutual benefit of the group and governed by a standard set of rules.

Groups of farmers, who come together spontaneously or through their efforts to answer their own felt needs, are more likely to be effective than groups that are brought together to suit the needs of an external agency.

The groups/associations of the latter category last only as long as the project period. Their cohesion and motivation often lie in material and financial considerations. Spontaneous and voluntary formations of social groups involve a high degree of trust, which cannot be manufactured. This is one reason why community groups are often formed around one strong personality and due to some immediate issue. There is an essential difference between farmers or communities that organize themselves to work together and farmers being organized in groups by external actors, who see this as a vital step and entry point for community development. External agencies often view the

creation of 6 organizations as a positive intervention to increase the impact and sustainability of activities. Farmers and communities often benefit from participating in such projects by gaining access to training, information, resources and further linkages. However, groups formed in this way are typically more prone to difficulties at the start, and there is a risk that they will not continue if or when the initiating institution withdraws from the project. Alternatively, where previously established local groups gain the support of external agencies, this arrangement can be very positive. A key challenge for facilitating agencies is to act as catalysts and bring out the self-organizing capacities of farmers to the most locally helpful full use. Adequate Effective support can facilitate or enable local groups to achieve more or be heard by the right people. It can be incredibly constructive when community groups establish themselves or respond to a stated need. However, as groups develop and find their strength, external agencies must consider the different types of support they may need.

III. PREREQUISITES FOR FORMING A GROUP

- 1. Decide the Topic of the Group:** The first step in deciding about the topic is to identify the daily problems or issues they encounter. Discussion among the group members will help determine the issue's crux.
- 2. Gain an Overview of Needs:** The group members itself could identify needs by having focused discussions, or they may take the help of facilitators like extension workers, local leaders or anyone who could able to guide them to move in a right direction Needs that you may come across might be:
 - Technological advice to farmers to take up improved production methodologies
 - Agro advisory services help them take up some innovations and adopt commercial or high-tech cultivation by adopting new technologies.
 - Advisory services for taking up entrepreneurial activities.
 - Technical assistance for deciding about the adoption of new technologies
- 3. Identify your Group Topic:** Your group ideas you create to meet these needs that work better as it is decided by the group rather than individually. The most important thing when we choose a theme is that it should be business-centric. It should focus on something other than production problems or demand. Still, there should be some basis for improving sales or increasing profits. They may already have some ideas about the issues or needs that must be addressed in the business, but the below process will help.
 - **Brainstorm problems:** after detailed and in-depth discussion among the group and prioritizing and concluding. E.g., less yield, pest and disease problems, and post-harvest management - all of which affect profit/income.
 - **Prioritize the need to find the solution to the problem:** In the case of low-quality rice, assistance to improve production or technology can help achieve this.
 - **List needs:** Depending on group requirements, the needs may be one or more. This list is essential if the team finds it useful.
 - **Selecting needs and** making that the initial focus of discussions, requests and activities. This will become the theme or the topic of the group. Focus on a single

issue. If you wish to address other cases, you may need more than one group or deal with them one after another.

IV. GROUP RESPONSIBILITIES

While the idea of FIG is that everyone should work together to solve problems as they arise, groups still need to elect a group leader and assign responsibilities such as record-keeping and bookkeeping to other members.

1. **Assigning Responsibility:** The person who suggested some new idea in the group, the group will automatically start the process. Activities in this process may include assessing interest, initiating discussions, and preparing and organizing interest surveys. Leadership should be established by identifying and voting candidates for the desired position at the group meeting. An informal leader who initiated the process need not be appointed to lead the project.
2. **Position of the Leader:** Leadership positions will vary Depending on the group's requirements, functions, and structure. But each group must have minimum required leaders to lead the group activities as below:

Table 1

Position	Responsibilities
Group Leader	Chair meetings; represent group; overall management responsibility; spokesperson; co-financial signatory
Deputy Group Leader	Deputize when Group Leader is unavailable, and share tasks with Group Leader when Group Leader needs support.
Secretary	Receives, prepares and sends correspondence; takes and maintains minutes
Treasurer/Bookkeeper	Keeps group financial records; responsible for banking and petty cash; manages revolving fund; collects fees from members; manages credit facility if applicable; co-financial signatory.
Record Keeper	Stores and maintains records and reference material.

In addition, the group has many activities, with specific leaders responsible for doing these activities. Depending on the size and needs of the group, some of these activities may be performed by more than one person (for example, the Deputy Group leader may also be an accountant, or the secretary may also be a storekeeper). Still, the multiple activities of the members vary from group to group.

- **Interest Assessment Meeting:** We should hold an interest meeting if people are interested in one idea. It can be a fair meeting as the goal is to determine if there is enough interest. It is impossible to create a successful group if no one is interested. You can decide if starting a group is worth talking to your neighbours or meeting to gauge interest. Prepare initial meeting Invite participants who develop the original idea and forward the invitation to other interested local members.

- Choose a convenient place and time for most participants: local meeting halls or some contact farmer's houses where everyone can have accessibility.

3. Meeting for Group Establishment: After getting the required support from the farmers to form the group, there is a need to conduct a meeting first. Some of the issues to be discussed during the meeting are as follows;

- Formalize the topic/product of the group
- Finalizing and confirming the list of members
- Electing the person to lead/manage/coordinate the group
- Developing a plan of operation
- Finalizing the fee for the membership
- Accounting and booking-keeping procedure
- Documentation of meeting proceedings, agenda

4. Group Objectives:

- Solving production and marketing problems
- Creating a "self-help" approach
- Providing integrated services by effective utilization of resources
- Allowing members to explore economies of scale
- Provides a forum for education and capacity building
- Providing Technology and Vocational Education

5. Features and Procedure of Formation of the FIG

- The number of members in a FIG should be 15 to 20 (if the village has less population, membership may be around 15).
- Member should be above 18 years of age
- Locality and living in a specific village where FIG is initiated
- The Department of Agriculture and Horticulture will recognize FIG. The FIG is not a legal entity.
- Only one family member can be a member of FIG, and no one can be a member of more than one FIG for climbing equity. If members are from a joint family, multiple memberships are provided based on one member per 'chula'.
- FIGs should elect their leaders, but no need to give a position name as Chairperson, Treasurer, Secretary etc. Apart from this group can designate them as a representative of the group as it will not create a situation of hierarchy, and they are also part of the group but representing the group members.
- Cultural exchange is always better. But the team should decide the rotation and time duration of the leadership. It is important to remember that the administration must have enough time for work before the change so that all members can perform better to gain recognition as leaders.
- Leadership is transformative.
- Trust and transparency of critical people (head of village, senior persons, planners, key information sources, etc.) should be assured while supporting and organizing farmers.

- They must conduct at least one meeting per month, and in a year, they must conduct a minimum of 12 meetings. These meetings are to be conducted at the FIG level.
- Accounting is an essential aspect of the FIGs. The group should maintain accounting and transaction details related to financial factors like membership fees, meeting minutes, books etc. This system of accounting documentation varies from group to group.
- To achieve the group's sustainability, there is a need to involve all farmers from the village, and cultivable land should cover for better technology adoption.
- In a village, FIG should cover the compact. Considering the functioning of FIG, 20 farmers who have potential will create FIG. This provides easy access to the flow of money and benefits community activities. Farmers working on the ridges should pay more attention to cultivating lands in ridge areas, rain-fed lands, assigned lands, etc.
- Regular meetings and consultations should be held in the village to make the public aware of the project's impact. This is often forgotten and causes things to become isolated in the villages.
- It is recommended that the sponsors of the ten groups keep in close contact with the organizations sponsoring the small groups and, together with them, help develop written procedures for these groups. •
- Decisions for activities (FIG formation, board election, committee meetings, etc.) should be written in the meeting minutes and signed.
- Members in FIG can avail the benefits of savings, credit, insurance, purchasing, trade, commerce, business, employment, land, land and water management, Respect etc.
- During the first 6-9 months, members are encouraged to apply for loans with appropriate interest rates determined by the group. This will help them get into the habit of paying back their loans in instalments. This model will help improve the coordination of the team and prepare their products for the market.
- It may take 6-9 months to complete the sequencing and ranking of the FIGs. Only mature FIGs can benefit from external benefits or projects, revolving funds, etc. The remaining FIGs can be strengthened with the help of a sponsoring group. Once they attain maturity, they also take the benefits of project benefits, revolving funds, etc. The assessment of the FIG for maturity should be done by using the model and transparent to be appropriate. We need to provide capacity building at all levels of the team.

6. Benefits of Group Formation

- **Buying Inputs at a cheaper rate:** By buying in bulk, the group can get discounts from suppliers and share shipping costs.
- **Access to programs and Agro advice:** Extension and many organizations are often willing to assist groups. However, individual farmers do not use this due to cost factors but to group sharing of the costs for accessing information.
- **Access to financial services:** Members can easily share information and advice about credit facilities.
- **Get better returns (Profit):** Through group marketing, farmers can share, store, process, transport and market. This improves their bargaining power, and they can get better returns.

- **Sharing of Production Work:** Group members can assist each other with fieldwork, harvesting, processing, shipping and marketing.
- **Group Approach:** Group can take up community activities like Watershed development, Pest control for betterment.
- **Empowered:** Groups can express their interests better than individuals. They help members communicate and ask for help. They are empowered to demand their right.

7. Process and Stages of Group Formation: Depending on the situation and community structure, groups are formed. In a common group, the formation has five steps like

- **Group formation:** It is the first step of group formation. In this stage, membership was taken from the local farmers, and group meetings were organized to create awareness about FIG and its role in agriculture activities.
- **Storming:** Once they are willing to become members, there are many ideas, and individual differences may arise. Team members start discussing issues/conflicts, and lead to compromises.
- **Norming:** To keep the harmony and cohesiveness of the group, there is a need to have rules and regulations. Group norms help smooth the management and administration of the group.
- **Empowering:** once the group is formed with its norms, it is necessary to empower it. For strengthening the group, there is a need to strengthen the group member through appropriate capacity-building programmes and enlightening them about new technologies.
- **Performing:** once the group is empowered, the actual performance starts. The group must have a proper business plan to manage better inputs and output, value addition, packaging, grading, transportation, marketing etc.

8. Functions of FIG

- Collaborate to obtain a loan from FPC or FPO as a guarantee
- Follow appropriate planning to meet families' work and food needs
- Maintain public infrastructure such as farm ponds, wells, tractors and other equipment the farmer cannot afford alone. Still, 20 farmers can maintain it as custom hiring centres.
- Negotiate with the local government at the panchayat level to participate in government projects such as agriculture and other development projects to avail of the financial benefits.

9. Characteristics of a group

- Action Concentration
- Single Subject
- Limited Lifespan
- Stakeholder Members

10. Services provided by FIGs:

- Trading
- Insurance
- Credit Linkages
- Storage / Warehousing

- ICT- Market Information, Price information, Technology
- Processing
- Input Linkages- Fertilizers, Manure, Irrigation, Equipment and Pesticides
- Water shed activities, water budgeting and water audit
- Capacity building
- Seed processing and seed bank
- Technical support
- Fund mobilisation
- Government linkages
- Short, Medium, and long-term credits
- Seed banking and processing
- Marketing, Exporting, etc.

V. A VISION OF FIGS:

A Farmers Interest Group (FIG), established and registered under the 2013 Companies Act, will be able to support farmers and improve their capacity to consolidate their products and businesses' capacity. FPO's vision is an effective and efficient membership organization that empowers farmers to benefit effectively, efficiently, and cost-effectively and achieve higher product value through sustainable and integrated utilization of resources. The state wants to create at least one FIG in every Hobli, thus bringing together around 500,000 farmers over the next five years.

1. Mission:

- Engage farmers, particularly small and marginal producers, to facilitate access to technology, increase productivity, improve access to inputs and services, and increase farmers' incomes, thus supporting their sustainable agriculture-based livelihood.
- Participating farmers will be supported in identifying crops that fit their specific circumstances and benefit from the latest technology standards in the community. They will be encouraged to be productive in their resources and more valuable in terms of crops and business connections.
- An informal group of neighbourhood farmers are organized as Farmers Interest Groups (FIGs); this, in turn, helps to establish FPO for the benefit of better market linkage and bargaining power along with proper input and output supply.

2. Institutions supporting farmers' groups in India

- ATMA organized farmer's interest groups, Commodity Interest groups and Food security groups.
- Helps with new strategies for technology dissemination, evaluating NATP works, documentation of success stories, and application of these models in other areas.
- Some non-governmental organizations also organized FIGs. For Example, the Pargathi Bandhu group by SKDRDP.
- Farmers' clubs and women's self-help groups were the basic activities of NABARD, and they also organized Joint Liability groups.
- With the help of commodity boards, many developmental departments organize the groups.

- In association with Krishi Vignana Kendra, State agriculture universities also organized groups

3. Financial Support to FIG under ATMA

- Under the ATMA scheme, Rs.5000.00 Provision has been made for organizing a group of 20 members.
- The allotted amount must be utilized to strengthen members through capacity-building programmes, exposure visits and development skills.

4. Farmer’s Interest Group in Agricultural Development: Groups of farmers organized as FIGs contribute a lot to agricultural development. As these groups are managed by considering their needs and interest, this plays a crucial role in achieving sustainable development of farming sectors. The different groups help the farmers differently, as mentioned below.

Table 1

Type of Group	Help farmers to
Production groups	Grow crops and livestock development
Processing groups	Processing the produce
Marketing groups	Sell their produce
Commodity groups	Produce and marketing of their produce
Resource management groups	Manage water, soil, and forests
Community groups	Solve the problems in the community
Innovative Group	Develop and learn new techniques

5. Production Role Played by Figs: multidimensional role has been played by FIGs in farming activities like;

- **Reduced Cost production due to reduced cost of input:** Farmers can reduce the cost of cultivation by forming groups. This can be achieved through Labour sharing, forming an input purchasing group, Pest and disease controlling group, Farm mechanization etc., and this increases the bargaining power of the farmers.
- **Input-centric group:** These are the farmer's groups formed to buy the inputs in bulk to get discounts on purchases. Additionally, transportation costs could be saved by adopting common transportation facilities. This help to the extent of 40-50 per cent of savings in transportation cost. Nearly 50.00 per cent of the cost of the chemicals could be saved as most of the FIGs members, i.e. around 30.00 per cent, were using Dashaparnark, Yellow Sticky Trap etc., for plant protection. Due to the group purchase, the FIG members could make an average of Rs.5000/- in savings.

VI. CASE STUDIES

1. Collective Strength Takes You To New Arenas: Vasundhara Krishi Vikas Group was founded on 11 November 2011 by the Agricultural Business Association of India (ISAP), and 20 new and enthusiastic farmers from Ambegaon Taluk Avasari, Pune village, was organized together to harness the benefit of co-operative group farming. Together they grew crops like cocaine and ridge gourd.

- **The benefits derived by the farmers:**

- They taught saving habits by depositing the additional income, profit and monthly savings in their saving account. This has helped them to save around Rs. 500/- per month as regular savings, and at the end of the month, they started depositing an amount of Rs. 10,000/- per month from the group. This financial empowerment and stability helped the farmers take time in agriculture operations. They used this money to purchase inputs like seeds, fertilizers, PP chemicals, and farming equipment.
- This financial empowerment helps the farmers to take up welfare activities for the group's progress.
- They could establish better market linkages and started sending their produce to the Mumbai market. They could also trade their produce in the local markets by eliminating the middleman. This helps them to get higher profit by getting better prices for their produce.
- The group is also involved in the production of organic compost. They could able to produce around 150 MT of organic compost. First, they used it for their agricultural activities, and the surplus was sold at Rs 6/Kg, and they got a good profit out of it.
- The members of the group together started Agro-Input shops. This helps them save up to 15.00 per cent on the procurement of seeds. Farmers also benefited by getting in-time inputs like seeds, fertilizers, and PP chemicals to take up in-time operations.
- Group has started a custom hiring centre to benefit the group members. The small and marginal farmers who cannot buy equipment individually can benefit from this facility by using sprayers, weeders, etc., which the group purchases.

2. Onion Growers Co-Operative Purchase And Sale Society Limited: Marketing Strategies : Onion-growing regions in Maharashtra are Nashik, Pune, Ahmadnagar, Satara, Dhul and Jalgaon. Partner Taluk in Ahmednagar district is leading Taluk's onion cultivation and production. Onion farmers cannot maintain a large crop due to intermediary control, market price changes, inadequate storage facilities, lack of farmers' storage capacities, and post-harvest losses such as germination, rot and evaporation. Because of this problem, storing onions for up to 4-6 months is necessary to produce and sell onions. The Indian government also declared the Ahmednagar region an "Export Zone" area for onions. With this in mind, onion growers in Ahmednagar established Ahmednagar District Onion Growers Co-operative Buying and Selling Association Ltd. on 10 January 2003.

The organization has become a member of NAFED, APEDA, NHB, Maharashtra State Agricultural Marketing Board (MSAMB), Exporters and others. Currently, the organization has 1,100 members in 300 villages in 14 districts of Maharashtra. The corporate office is in Ahmednagar, and the packaging and grading Centre is in Supa, Pana taluk, Ahmednagar district. The organization's primary purpose is to provide information on the increase in onion production, storage technique, marketing, and business information.

3. Societal Activities:

- **Inputs:** The society supplies the members with seeds, fertilizers, organic manures, and pesticides. The credit facility is not given for purchasing seeds. In the case of

fertilizers, members have 2-3 months' duration for repayment. For these periods, no interest is charged by the society. For the procurement of onion, they have nominated one salesman who was Diploma/B.Sc in Agriculture qualified for each block. The society selected these people. Once they collect from the respective village, the onion is sent to the packing and grading centre. Payment is made in the form of a cheque or DD. Farmers will receive compensation in 15 days, and along with this, a salesperson will get ½ per cent as service charges and Rs. 2000/- per month as salary from the society.

- **Storage:** In the society, 450 farmers have 25-50 Metric tonnes of storage facilities. Society provides two types of storage. But for the members, they are giving 25 tonnes of storage units. A central or DCC bank provided the financial assistance with 8% interest. Society is taking responsibility for preparing bank proposals, sanctioning loans and assisting in the construction of RCC and other structures. The remaining farmers are following the ITK system of storage facilities.
- **Packaging:** Society is packing 10 tonnes of onions every day with the help of packing machines. For packing the onion, they use 40/60/80/ and 100 mm grading plastics in 25 Kg, 50 kg, and 100 Kg bags. The packing centre is working at Supa in Parner taluk. They plan to open another centre at Umber in Rahuri taluk and Sangamner.
- **Marketing:** Primarily procured onion is graded and packed at the taluk level. Society has a connection with the Safal market. They get indent from the Safal market through NDDDB from Bangalore, Delhi, Mumbai etc., over phone calls. Based on the demand, the produce is marketed to different needs. Society is charging 2.00 per cent service charges to member farmers to bear the charges of Bags, transport etc., for the local market. All the expenditure has to be borne by the farmers.
- **Exporting of Onions:** From the marketing board, society got export and import code No for exporting onions to different countries through a marketing board. At present, exporting of onion is done to UAE, Great Britain and other Arab countries by the society. The society has received a target from the marketing board for exporting about 10,000 Metric tonnes of onion. Farmers must bear packaging charges, shipping rent, Bags and 10 per cent service charges for exporting onion.

The outcome of the society:

- Sharing farmers' knowledge about problems and solutions
- Easy access to need-based innovations and technologies having common acceptance
- Access to credit opportunities and making them more profitable
- Distribution of better seed varieties and other inputs
- Knowledge about different markets

4. Farm Mechanization: Augmenting Farmers' Income Through Sustainable Farming:

Junnar Taluka Farmers Group was established in Pune in April 2013. Members believe farming can be simplified by introducing new technologies such as mulching, land preparation, burring from both sides, making holes into the paper, etc. This machine improves efficiency by saving time and cost of labour, be used for paper setting, application of fertilizer and laying drip etc., with uniformity. Therefore, FIG members decided to buy collectively a mulching paper laying machine. This machine can perform the following tasks: prepare the soil bed, apply fertilizer, place the drip laterals, lay

1MT/1.2MT wide plastic sheeting on the bed, remove the paper from both sides and punch on the paper. This machine helps to increase the crop yield by 2-3 times.

Table 2

Operations	Manually	By Machine	Savings
Expenditure for laying the paper	Rs 3500/acre	Rs 1200/acre	Rs 1800
Expenditure for applying fertilizers and drip	Rs 1200/acre	1200/acre	Rs 1000
Total savings			Rs 2800
Time required	Two days	4hrs	15hrs

5. Processing: Increasing Income through Value Addition in Tur: Western Vidarbha is one of the major Red gram growing areas in Maharashtra. However, farmers here usually plant small areas under Tur. They are especially producing Tur as an intercrop between soybean and cotton. To increase the income of the Farmers Interest Group (FIG) members in the region, the two groups are working to build a pigeon pea mill in the village to process pigeon peas, the main food item for the villagers of Vidarbha region, as raw dal. Gajanan Maharaj Fasal Utpadak Gat and Shriram Fasal Utpadak Gat, the two FIGs with 20 members each, have planned to start a small unit of a dal mill in Pohi, Maharashtra.

These FIG persons are organized for the operation and management of the facility. The group was graded according to management aspects like updated documentation, timely meetings, tradition, homogeneity, and use of new technologies. This group showed interest in Dal Mill projects and sought financial assistance from the Sir Ratan Tata Trust. The grant was approved based on FIG's willingness to contribute to the construction costs of the building required for the factory. After that, based on the quality of the dal, Tur was graded in three stages. This paved the way for the farmers to get handsome profits based on their grades. Farmers could not do it individually, but due to group effort, they could take up entrepreneurial activities to get better returns.

6. Kayakayogi Raitha Uthpadakara Sanga in Malapur, Dharwad: This sang was established in 2017. Services provided by them to the members are listed below

- **Inputs supply:**

- **Seeds:** Peas, potatoes and maize are cheaper than in the markets. Only Rs. five profit will be incurred from the farmers per kg of seed; for example, the cost of green pea in the market is Rs.180, and the price of at the Sanga is only Rs.60, available only to the farmer members. Seeds are purchased from the KSSC and other private companies.
- **Fertilizers:** Fertilizers are purchased from the IFFCO and distributed to farmers without commissions.
- **That Pal:** A better quality will be distributed to the member farmers at a subsidized cost of Rs.2000.
- **Green Plant Company Products:** The products like pesticides, weedicides and growth regulators of green plant agro private company are distributed to the farmer members at a cost fixed by the company.

- **Drip and Sprinkler Irrigation** : Instruments: These are distributed to the farmers with a subsidy of 50% to the general category farmers and at a subsidy of 905 to SC and ST farmer members.
- **Charger Sprayer:** It is distributed through the Department of Horticulture at a subsidized cost of Rs.2000 (there is no discrimination of farmers based on land holding to give inputs).
- **Custom Hiring Services:**
 - Rotavator
 - Cultivator
 - Tractor
 - Seed drill
 - Petrol pump sprayer
 - Digging machine
 - Chaff cutter
 - All the farm machinery is available at Rs.250 per day except for the tractor, which is available at Rs.450 per day. Farmers have requested for the implements 2-3 days only.
- **Marketing**
 - Sanga gives the best price to the members by selling their produce to MORE, Reliance, Aditya Birla and supermarkets at lesser commissions.
 - Grading the produce is done before selling it to others so that they can get a better price. Grading is done at three criteria G1- superior, G2- better, G3- poor.
 - Sanga purchases the unripe mangoes fruits from the farmers, gives them a reasonable price, and sells them to excel foods after ripening them. Here they keep very little commission in the profit.
- **Financial Services:**
 - Members are linked to the credit services the NABARD and SFAC provide for different members' needs. Financial assistance may be to the dairy 85% of the project's total cost.
 - Under the area extension project, farmers are getting the subsidy for the horticulture crops like mango in phase in the first year, 75% in the second year 25%.

A single voice is not recognizable when compared to a group of voices. Most small and marginal farmers in India lack an effective voice in influencing policy reform. Organizing farmers into functional groups such as SHGs, FIG, and Commodity Association is essential in empowering them. The formation of farmers' groups at the village level has been beneficial to the farmers. Linking the group to the institutional agencies for input supply and output marketing results in the improvement of the livelihood of farmers, leading to economic stability. Therefore, there is a need to bring out a comprehensive policy with an institutional framework and adequate incentives for the promotion of FIGs for agricultural and horticultural development in the country. (Problems, 2023)

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