



## Training Need Assessment of Board of Directors of Farmer Producer Companies: An Application of Borich's Model

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### ABSTRACT

In India, small and marginal farmers face numerous technological and institutional issues to realize the actual worth of their farm produce. To overcome such vagaries of agriculture, the collectivization of agri-producers into farmer producer companies has emerged as a potential approach to boost the bargaining power and scaling up the production process. The prime operational issues in FPCs are the result of both the limited resource availability and the capacity deficit of the governing members. Thus, a descriptive study was conducted during 2021-2022 to probe into the training needs of the Board of Directors (BoD) of FPCs in Eastern Uttar Pradesh. Three FPCs were randomly selected from each of the 28 districts of eastern Uttar Pradesh, and from each selected FPC, one BoD was interviewed. Based on Borich's need assessment model the perceived level of training need was accessed for the respondents in 34 different core training areas under 7 major domains with a standardized interview schedule. The training needs were analyzed and ranked based on the mean weighted discrepancy scores. Some of the most prioritized training areas included strategic planning for FPC activities, preparation of business plan, and financial aspects of business plan etc.

### INTRODUCTION

Agriculture is considered a central pillar of the Indian economy and has a significant role in its growth, with a 17.8 per cent contribution to the country's Gross Value Added (GVA) for 2019-20 (GOI, 2021). For livelihood, over two-thirds of the country's working population is directly or indirectly engaged in agriculture and allied sectors (Census, 2011). In India, the total operational landholdings were 138.35 million hectares, with an average landholding size of 1.15 hectares. Small and marginal holdings together constituted 86.08 per cent of total land holdings (Agricultural Census, 2016). Such small and scattered landholding generates low agricultural production and marketable surplus, making agriculture a less viable profession for the farmers. The crux of the problems small and marginal farmers face can be traced back to their limited bargaining power, the lower scale of operation, poor access to credit, lack of

proper information, weak participation in the markets and the exploitation by the intermediaries in procuring inputs and marketing of their produce which ultimately leads to the inability of harnessing the benefit from economies of scale. FPOs have the capacity to reduce transactional costs (Sakthi et al., 2015). In this context, collectivization of producers, particularly small and marginal farmers, into producer organizations has emerged as one of the most effective institutional mechanism to address the various challenges of agriculture. Hence, as per the recommendation of the Y K Alagh Committee in 2002, the Government of India introduced the concept of Producers Companies (PCs) after the amendment of the Companies Act 1956 (Manaswi et al., 2018; Singh et al., 2022).

The success of the FPCs mostly depends upon the commitment of the farmers along with the quality and integrity of the leadership (Sawairam, 2014; Kumari et al., 2022). The FPC

movement in India is still in its infancy, as many of the directors are reliant on their promoters as their vision regarding FPC, business orientation, and capacities are limited due to inadequate training (Nayaji et al., 2021). Inadequate skills of office bearers, Board of Directors' lack of vision and direction, low equity base, inability to attract working capital from financial institutions, poor marketing, and value addition expertise, and no proper business plan led to the failure of most of the FPCs (NABCONS, 2019). However due to lack of awareness regarding legal issues, most of the FPCs are found to be not viable in India (Gummagolmath et al., 2021). The FPCs' ability to have a significant impact on the growth of the agri-value chain remains a constant challenge. This is the present situation that has worried the policy makers and promoters for the scaling up of FPCs across the pan India (Gorai et al., 2022). Hence the training and mentorship of the Board of Directors of FPC should be the prime focus for the promoting institutions. Training need assessment being a method of determining the training requirements by identifying the performance gaps (Skillnets, 2013), the study to assess the perceived training need of the Board of Directors of FPCs in several segments of efficient FPC management was undertaken.

### METHODOLOGY

A descriptive research design along with the mixed sampling method was adopted for the present study. At the first stage of sampling, the Eastern part of Uttar Pradesh which comprises 28 districts was selected purposively as this region is having the highest number of FPCs in Uttar Pradesh as of 2021. In the second stage of sampling, three FPCs from each district of Eastern Uttar Pradesh were selected randomly and the information was collected by interviewing one Board of Director (BoD) from each selected FPC. Thus, the final sample comprised 84 BoDs drawn from 84 different FPCs (n=84).

Among various need assessment models, a discrepancy model proposed by Borich (1980) was used for this study. First of all, an intensive consultative process with experts was followed to identify the core areas for training needs followed by a thorough review of literature. As a result of the exercise, a total of 34 items related to skills and competence of BoDs on efficient FPC management were identified under 7 different domains to develop the instrument. BoDs were asked to rate the identified training areas separately with respect to how important it was perceived by them on a three-point Likert type scale with responses ranging from 1= less important, 2= important, 3= very important. The BODs were also requested to rate their self-perceived level of competency on those

training areas again by using a three-point Likert scale. Where a response of 1 indicated they were less competent, 2 indicated they were moderately competent and 3 indicated they were highly competent.

As per the Borich's need assessment model (1980), a mean weighted discrepancy score (MWDS) was computed for ranking the training areas. To determine the MWDS score, at first stage, for the discrepancy score (DS: I-C), the difference between the importance level and the competency level was calculated for each respondent in each training area. In the next step, a Weighted Discrepancy Score (WDS:  $I_{\text{Mean}} (I-C)$ ) was computed for each respondent in each training area by multiplying the discrepancy score with the mean importance rating. At the final step, a mean weighted discrepancy score (MWDS=  $\Sigma I_{\text{Mean}} (I-C) / n$ ) for each of the training areas was computed by taking the sum of the weighted discrepancy scores and dividing it by the number of respondents, where, 'I' denotes the Importance level, 'C' is the Competence level,  $I_{\text{Mean}}$  is the mean importance rating and n is the total number of BODs.

For each of the training area the maximum and minimum importance as well as competency score was 3 and 1 respectively. The content and face validity of the instrument were accessed by the social science experts. To ascertain the reliability of the instrument, a pilot test was administered to 20 BODs from non-sampled FPCs and the Cronbach's alpha value was found to be 0.95 which indicated proper consistency of the instrument (Olorunfemi et al., 2019).

### RESULTS AND DISCUSSION

The results obtained from the analysis of the training needs of BODs on seven different domains by using Borich's need assessment model are discussed below.

#### Skills related to formation and compliances of FPC

Following all statutory compliance regarding the producer company emerged as the most required training area with the MWDS of 4.21 (Table 1) in this domain. Statutory compliances are the rules, policies, specifications, standards, or laws for a particular company. These compliances are mandatory to comply with the relevant regulations for avoiding any penalties. In the first year of incorporation compliances need to be followed are conducting the first Board Meeting within 30 days from the date of incorporation of FPC, issuing share certificates, conducting first Annual General Meeting (AGM) within 90 days of incorporation,

**Table 1.** Prioritized training needs on various skills related to formation and compliances of FPC

Skill Areas	Perceived Level of Importance (Mean)	Perceived Level of Competency (Mean)	MWDS	Perceived Rank
Following all statutory compliance about the producer company.	2.88	1.43	4.21	I
Incorporating FIGs as building blocks of FPC	2.73	1.52	3.48	II
Incorporating new members and motivating the existing members for Active Participation	2.95	1.80	3.43	III
Obtaining all licenses and approvals for FPC	2.93	1.79	3.36	IV
Understanding of various functions of FPC	3.00	1.93	3.21	V

adopting the company's Article of Association (AoA), etc. Some of the compliances need to be followed annually like filling of annual return (balance Sheet, statement of profit & loss Account), directors' report, auditors' report, income tax filing, internal auditing, etc. For following these compliances, most of the respondent BODs were dependent upon the Chief Executive Officer and Chartered Account of the company or expert from promoting agency. They had little knowledge regarding the above-mentioned compliances and most of them didn't have proper literacy levels except few educated BODs to understand the intricacies of those compliances. Incorporating Farmer Interest Groups (FIGs) as building blocks of FPC was perceived as the second most important training need area with MWDS of 3.48. As per the policy & process guidelines issued by Govt. of India for the formation of FPCs (GOI, 2013) the FIGs (a small informal groups of 15-20 members) need to be formed based on common interest and geographical location and then federate them as FPC. With the large number of shareholder farmers directly representing the General Body of an FPC, has a risk of last-mile primary producers getting marginalized as better-off amongst them may take advantage of the collective but the FIGs ensure the proper representation of the primary producer with the spirit of equity and equality. The study revealed that the majority of the selected FPCs were formed through direct membership campaigns as most of the BoDs perceived that the formation of FIGs needed a longer time and there was no monetary support for the mobilization process at the initiation stage of the FPC, but they had the awareness regarding the benefits of FIGs. Few of the NGOs promoted FPCs converted the existing farmers club, joint liability groups, or self-help groups into FIGs and federated them as FPC. The third important training need area for this particular domain (MWDS= 3.43) was incorporating new members and motivating the existing members for active participation. As per the company Act 2002, the minimum paid-up share capital for any FPC is Rs. 1 lakh which needs to be collected from the shareholders. Based on the paid-up capital, financial institutions consider the loan amount to the FPC. Normally to form an agriculture-based producer organization, about 800-1000 primary producers are of a good size (Mondal, 2016). The present study highlighted the low competence level of the BODs to incorporate the new members as most of the non-members were found to be skeptical regarding the misuse of their legal documents like Adhar details and share money paid by them. Again, BoDs also opined that many of the registered members became inactive as they were unable to derive immediate benefits from the FPC. During the mobilization drive to build the confidence of the members, the presence of the Government officials was felt imperative by the respondents as the concept of FPC was not widespread among the farming community. Obtaining all licenses and approvals for FPC was perceived as the fourth most important training need area with MWDS of 3.36. At the initial stage of formation, every FPO may avail PAN and GST registration for sales and purchases related activities, shop establishment license, fertilizer license, pesticide license and seed license to trade in agricultural inputs, mandi license for selling the primary produce of the members in bulk at regulated markets, FSSAI license for packaged and processed food products, APEDA license for import and export of vegetables and fruits, third party organic certification

for organic produce, and other few statutory licenses like fire safety license, weight, and measure license, etc. It was found that many of the BoDs availed a few of the above-mentioned licenses for their respective FPCs with the help of promoting agencies and state agriculture department but some of the BoDs from self-promoted FPCs were struggling to avail required license due to the complex legalities as well as tiring and cumbersome paperwork required to obtain those licenses. Understanding of various functions of FPC was the least prioritized training area by the respondents from this particular domain with MWDS of 3.21 but still many of the BoDs expressed the requirement of training in this area as most of them were not fully aware of various services that FPO can offer to its members like Input supply services, procurement, and processing services, marketing services, technical services, networking services, financial services, etc.

### **FPC management skills**

Deriving benefits from various schemes was the most prioritized area for training by the respondents with MWDS of 4.23 in this domain (Table 2). To support the promotion and strengthening of FPCs, Govt. of India has launched various schemes and policy initiatives through National Bank for Agriculture and Rural Development (NABARD), Small Farmers Agribusiness Consortium (SFAC), Department of Agriculture and Cooperation (DAC), Central ministries and state Governments. Presently NABARD is financing the FPCs at the incubation and early stages under the Producer Organization Development Fund (PODF) for capacity building, promotional support, incubation services, and market linkage. NABKISAN, a subsidiary of NABARD is also supporting the FPCs to avail term loans and working capital at a minimal interest rate. SFAC mainly offers Venture Capital Assistance, Equity Grant, and Credit Guarantee Fund Scheme to improve the availability of working capital for business expansion of the FPCs. Apart from these FPCs can avail of support from various centrally sponsored schemes like Rashtriya Krishi Vikas Yojana, Re-Vamped National Food Security Mission, National Agriculture Market Scheme, Operation Greens scheme, etc. (Khawad et al., 2019). To build a robust ecosystem for FPCs, Govt. of Uttar Pradesh launched two popular schemes i.e. Farm Machinery Bank scheme for agricultural implements with 80% subsidy and Dristi Pariyojna for seed processing unit with Rs. 60 lakhs of financial aid. It was found that most of the BoDs were unaware of the existence of most of the schemes and had no awareness regarding the procedure to extract the benefits from those schemes.

The training of human resources for effective functioning of the FPC was found to be the second most important training area for the BoDs (MWDS= 4.05). The associated staffs of every FPC need proper training as per the assigned working domain and the primary members also need to be trained based on the production planning of the FPC. Most of the respondents were ignorant about the importance of such capacity building activities which could have achieved by conducting in-house training programs by the experts or by approaching external training agencies. Imparting various technical services to the FPC members was perceived as the third

most important training area in this domain by the respondents (MWDS - 3.91). Most of the BoDs were not aware of the technical services that FPO should impart to its members like advisories on crop production, crop protection, nutrient and water management, disseminating marketing information, liasoning with Govt. departments for soil testing, micro-irrigation, organic farming and seed production, etc. Promoting enterprise-based common service centers was perceived as the next important area for training by the respondents. (MWDS=3.00). Most of the respondents opined that they need proper training regarding the establishment of various infrastructure facilities like processing unit, warehouse for storage, grading and packaging unit, custom hiring unit, etc. which are essential for the FPC to generate earnings. Mobilizing partnerships with other FPCs and multiple stakeholders for common benefit was found to be another important training need area for BoDs (MWDS=2.89). A standalone FPC can never go far ahead as agriculture is basically to do with multi-tasking in convergence with multiple stakeholders. Lastly, appointing a Chief Executive Officer (CEO) and other officer bearers, as per AoA/Byelaws, and conducting board meetings, Annual General Body meetings, elections, and proceedings were found to be the least preferred areas for training by the respondents with MWDS of 2.82 and 1.61 respectively. According to the BoDs, appointing a full-time CEO and office bearers for monitoring day-to-day FPC activities is of utmost importance for a successful FPC. But most of the BoDs had a low competency level in appointing a CEO due to a lack of understanding regarding the selection criteria of office bearers and unavailability of funds for the remuneration of the staffs. Only a few of the FPCs, promoted by NGOs and NABARD had full-time CEO. The study also revealed that a major chunk of the respondents was competent enough to conduct board meetings with other directors and annual general meetings (AGM) with the FPC members for discussing specific issues, passing any important resolutions, etc. There should be 4 board meetings in a calendar year and the gap between two AGMs must not exceed 15 months (Ziebula et al., 2019).

### Financial management skills

Financial management is an important avenue for a successful FPC. It helps in business growth along with the diversification of products and services for a profitable market. From Table No. 2 it was evident that maintaining statutory registers for the FPC was the top prioritized training area (MWDS=3.80). Accurate and updated registers denote the transparency and credibility of the FPC. It also strengthens the case of FPC to leverage loans from financial institutions. Bank cheque book, share capital register, purchase, sales, and stock register, bill books/receipt books, cash book, deposits register, expenses register, and share certificate pads are some important statutory registers. Basically, the Chief executive officer (CEO) of FPC is responsible for the keeping of these registers but the majority of the FPCs couldn't afford to appoint a full-time CEO due to a fund crisis. Hence, in absence of the CEO, the responsibility was vested with the directors and they had little competency in maintaining these registers.

The distribution of dividends among the members was found to be the second most important training area (MWDS=3.79). As per the Companies Act 2002 Part IX-A para 581, provision of 'limited return' i.e. the maximum dividend needs to be distributed among the members as specified in the article of the FPC, has been made. As per the law, the office of the director shall become vacant if he is failed to pay the dividend to the members for one year or more. Most of the respondents expressed their incompetency in dividend distribution, whereas few of the respondents were able to share the profit of the company by increasing the corpus of share amount of the members, in terms of various technical services and input supply at a discounted rate to the members. The third important training area was mobilizing partnerships with various financial institutions for funding (MWDS=3.77). Access to credit linkage from reliable and affordable sources of financing for meeting the infrastructure development needs, working capital, and other needs got a center stage. To strive for the sustainability of FPCs, the funding ecosystem should be favorable in every stage of FPC's life cycle i.e. grant support for mobilization, capacity building, and

**Table 2.** Prioritized training needs on FPC management and financial management skills

Skill Areas	Level of Importance (Mean)	Competency Level (Mean)	MWDS	Perceived Rank
<b>FPC management skills</b>				
Deriving benefits from various schemes	2.95	1.52	4.23	I
Training of human resources for effective functioning of the FPC	2.88	1.48	4.05	II
Imparting various technical services to the FPC members	2.89	1.57	3.91	III
Promoting enterprise-based common service centers.	2.84	1.80	3.00	IV
Mobilising partnerships with other FPCs and multiple stakeholders for common benefit	2.59	1.59	2.89	V
Appointing a CEO and other officer bearers, as per AoA/Byelaws	2.86	1.89	2.82	VI
Conducting board Meetings, Annual General Body meetings, elections and proceedings	3.00	2.46	1.61	VII
<b>Financial management skills</b>				
Maintaining statutory registers for the FPC	2.94	1.73	3.80	I
Distribution of the dividend among the members	2.60	1.25	3.79	II
Mobilizing partnership with various financial institutions for funding	2.92	1.64	3.77	III
Understanding and mobilization of share capital, authorised capital, bonus shares and general reserves	2.89	1.64	3.64	IV
Financial services for the members	2.37	1.25	3.02	V

system development at the Incubation stage, financial support for working capital and business development at Growth stage, credit support for term loans and debt capitals at Maturity stage. Without credit access, no FPC can thrive to realize its full potential. While interacting with the respondents it was found that due to lack of awareness, most of them were not competent enough to attract the required capital from formal financial institutions like NABKISAN or SAMUNNATI, which grants loans to the FPCs at a minimal interest without any collateral. Many of the BoDs were unable to access the credit facility from the commercial banks as those FPCs were perceived as high-risk clients by the banks due to the low share capital base of the FPC, absence of previous credit history, and non-availability of collateral. Understanding and mobilization of share capital, authorized capital, bonus shares, and general reserves was perceived as the fourth important training need area (MWDS= 3.64) by the BoDs. Many of the respondents had little exposure to these financial terminologies to comply with and a lack of competency was reported by them in the mobilization and allocation of funds for company activities. Financial services for the members was perceived least preferred training area by the respondents (MWDS=3.02). The FPC, duly authorized by its board through proper resolution can render financial assistance to its members like short-term working capital assistance not exceeding six months of repayment period and loans against the security as mentioned in articles. Most of the BoDs had no clue regarding such provision of financial lending by the FPCs to the members. They considered it as least important area due to the low financial reserve of the FPC and uncertainty of loan repayment by the loaner members in a stipulated time frame.

**Business skills**

The findings obtained from Table 3 reveal the perceived level of importance as well as competency level of respondents attached to various business skills. Based on the mean weighted discrepancy scores ranking, the prominent areas of training need regarding business skills were ‘Preparation of business plan’ (MWDS=4.43), ‘Financial aspects of business plan’ (MWDS=4.36), ‘Business opportunity identification in local area’ (MWDS=3.80), and ‘Facilitating Forward and backward linkages’ (MWDS=3.78). The business plan of an FPC is the consolidated blueprint of activities including production, trading, and services for one to three years. The key financial aspects to be considered for a business plan are

budgeting, capital requirements, sources of funding, etc. Business opportunity identification is an important factor to be considered for preparing a business plan. BoDs of FPC need to be vigilant enough to identify the opportunities for business operation based on the local demand and the production of FPC with due consideration of the external business environment and SWOT analysis of the business idea. Lastly facilitating forward and backward linkages for the proposed business is very important as the forward linkage is essential for the production, processing, and marketing of the produce while backward linkage is for input procurement at a reasonable price for the proposed business. It was found that many of the respondents were competent in identifying the business opportunities but had a little competency in proper formulation and execution of business ideas due to a lack of knowledge regarding financial aspects of business, facilitating forward and backward linkages, etc.

**Marketing skills**

From the results obtained from Table 3, the rank wise prioritized areas of training need regarding marketing skills were ‘Value chain management for produce’ (MWDS=3.91), ‘Pricing strategy of products’ (MWDS=3.70), ‘Marketing Strategy’ (MWDS=3.62) and ‘Market analysis’ (MWDS=3.54). Knowledge of the value chain can help the BoDs in identifying the existing supporting actors, chain actors, and policy environment associated with the business for better price realization. Whereas, competency of BoDs in pricing strategy of agricultural produce and agricultural inputs is essential for harnessing maximum benefit from the business. The proper marketing strategy will help the BoDs in the appropriate promotion and distribution of the product of FPC. Before starting any business of FPC, the BoDs must undergo market analysis for identifying the targeted market and customers for uninterrupted supply chain activity. Most of the respondents never followed such systemic marketing approaches before starting their business activity due to insufficient knowledge and after a certain period, the supply chain was broken.

**Soft Skills for FPC’s organizational development**

The soft skills of BoDs play a major role in the proper governance of the FPC. The results obtained from Table 4 revealed the prioritized training need areas by the respondent regarding the Soft Skills required for FPC’s Organizational Development. Strategic

**Table 3.** Prioritized training needs on business skills and marketing skills

Skill Areas	Level of Importance (Mean)	Competency Level (Mean)	MWDS	Perceived Rank
<b>Business skills</b>				
Preparation of business plan	2.76	1.21	4.43	I
Financial aspects of business plan	2.64	1.07	4.36	II
Business opportunity identification	2.96	1.70	3.80	III
Facilitating Forward and backward linkages	2.88	1.57	3.78	IV
<b>Marketing skills</b>				
Value chain management for produce	2.80	1.45	3.91	I
Pricing strategy of products	3.00	1.55	3.70	II
Marketing Strategy	2.82	1.55	3.62	III
Market analysis	2.89	1.70	3.54	IV

planning for FPC activities was found to be the most needful training area among various soft skills (MWDS= 4.61). Strategic planning helps in deciding the logical course of action to achieve the goals of the FPC. It includes step by step breakdown of a large task in subtasks, the development of a systematic approach for activities while considering the alternatives, etc. Creativity and problem-solving skill was considered the second important training need area (MWDS= 4.02) which is a critical competency for a BoD of FPC. It helps in overcoming the barriers of FPC with feasible approaches and to manage the day-to-day affairs of FPC smoothly. Leadership development, teamwork, and conflict resolution (MWDS= 3.38) was the third important training need area. Leadership skills help to convince, motivate and direct the members to actively take part in company activities. On the other hand teamwork and conflict resolution helps to maintain the integrity and cohesiveness among the members for striving unitedly to achieve a common goal. Interpersonal skills, persuasion, and use of influence strategies was the fourth important training need area (MWDS= 2.84). Interpersonal skills are vital as they determine how BoDs interact and communicate with the members effectively. It helps in working as a team for reaching the shared goal. Some of the interpersonal skills are active listening, empathy, patience, negotiation, positivity, reliability, flexibility, etc. Persuasion and use of influence strategies also help the BoDs to persuade the members to act in a desired manner. To convince the members, BoDs can produce evidence for the business potential of the FPC, proper action plan, networking strategies, etc. Commitment to works contract and self-confidence (MWDS= 1.88) was the least important area of training need as perceived by the BoDs. The majority of the directors opined that after becoming the director, the respondents were never exposed to any formal training regarding soft skills development. Most of them had a high degree of opinion leadership and held a prestigious positions in their locality which helped them to influence the members to believe in the ideology of FPC.

### Skills on digital technology

The perusal of Table 4 depicts the various training need areas perceived by the BoDs about various digital technology-related skills. Based on the WMDS score the rank wise prioritized training areas were 'Participation in digital markets like e-Nam'

(MWDS=3.82), 'Connecting members on social media platform' (MWDS= 3.64), 'Digitalization of company records' (MWDS=3.14), and 'Availing online Financial services' (MWDS=3.05). In today's digital era online marketing can help the farmers to reach a large number of customers in a very short time for better price realization of produce. National Agricultural Market (eNAM) is an online trading platform that intends to provide farmers with improved marketing options by allowing them to sell their products at a fair and transparent price. Farmers will be able to promote their goods through local marketplaces, while merchants will be able to quote prices from anywhere using the eNAM platform. The BoDs can decide to sell the product of FPC in bulk through eNAM for an efficient supply chain with enhanced market accessibility. But due to a lack of awareness, none of the respondents were able to harness the benefit of eNAM. The use of social media platforms is important for the timeless dissemination of various information among the members. The respondents opined that most of the time it was very difficult for them to reach out to the large member base of FPC separately for the invitation of AGMs, to disseminate procurement, marketing, agriculture-related information, etc. Hence there was a felt need to connect the members in a common digital social platform. Maintaining various records of FPC digitally was also found as an important training area by the respondents as it enables quick and easy access to documents. Digital recordkeeping assures the safety and security of the information than physical storage as paper records can get accidentally damaged. Keeping all office records digitally comes under the work domain of the CEO or office staff of the FPC but in their absence, the BoDs need to take this responsibility. It was found that unavailability of computers due to fund crunch and lack of computer operating knowledge were the prime reasons for the low competency level of the respondents in maintain digital database of the FPC. Lastly, poor competency level was observed in availing online financial services like online fund transfer, checking bank account statements online, etc. by most of the BoDs due to lack of digital financial literacy.

### CONCLUSION

The present study provided an empirical analysis of the training needs of the Board of Directors in several areas for efficient FPC management. It can be concluded that though the BoDs rated

**Table 4.** Prioritized training needs on soft skills for organizational development and skills on digital technology

Skill Areas	Level of Importance (Mean)	Competency Level (Mean)	MWDS	Perceived Rank
Soft skills for FPC's organizational development				
Strategic planning for FPC activities	3.00	1.46	4.61	I
Creativity and problem solving skill	2.95	1.60	4.02	II
Leadership development, team work and conflict resolution	2.93	1.80	3.38	III
Interpersonal skills, persuasion and use of influence strategies	2.91	1.95	2.84	IV
Commitment to works contract and self confidence	2.88	2.25	1.88	V
Skills on digital technology				
Participation in digital markets like e-Nam	2.39	1.00	3.82	I
Connecting members on social media platform	2.75	1.48	3.64	II
Digitalization of company records	2.87	1.79	3.14	III
Availing online financial services	2.87	1.86	3.05	IV

most of the training areas as highly important, their competency level was quite low in those areas as per the results. Though, many of the identified skill areas come under the work domain of the CEO, but in every aspect, the BoDs must set the policies, plans, and strategic directions for implementation. Again, in absence of the CEO and other office staff, BoDs need to take care of all these affairs. The study, therefore suggested that to promote sustainable FPCs with full operational potential, capacity building and training of BoDs at the nascent stage is very crucial. Training institutions may devise certification courses in FPC management to empower the BoDs as, without professional handholding support and technical guidance, the journey from a primary producer to an FPC director is very arduous.

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