

Comprehensive analysis of the Livelihood Index among Millet Farmers associated with Farmers Producer Organizations (FPOs) in Madurai District of Tamil Nadu

ABSTRACT

This study conducted in 2022 across the Sedapatti, Thirumangalam, and Usilampatti Blocks of Madurai District in Tamil Nadu, aimed to explore the Livelihood Index among Millet Farmers associated with Farmers Producer Organizations (FPOs). Employing a sample size of 120 respondents through a proportionate random selection procedure, data collection was facilitated via structured personal interviews. The study unveiled that a majority of respondents (68.33%) exhibited a medium level of livelihood, characterized by access to all five capitals - Natural Capital, Physical Capital, Human Capital, Social Capital, and Financial Capital. Moreover, 19.16% reported a high level of livelihood, while 12.05% experienced a low level. This distribution underscores the varying degrees of resource accessibility among the surveyed individuals, shedding light on the diversity of livelihood conditions within the studied population. The study's findings emphasize that the elevated livelihoods of millet farmers and members of Farmers Producer Organizations (FPOs) are strongly linked to their access to natural capital resources. It becomes evident that there is a notable requirement for improvement, particularly concerning financial capital, followed by social capital and human capital. The enhancement of these aspects holds the potential to empower respondents to efficiently harness the available capitals, thus fostering sustainable livelihoods. This suggests that strategic efforts towards bolstering financial resources, social networks, and individual capabilities are key to optimizing livelihood outcomes in the context of millet farming and FPO engagement.

Keywords: Livelihood capital index, human capital, social capital, physical capital, financial capital and natural capital; Farmer Producer Organization.

1. INTRODUCTION

“Farmers Producer Organisation” (FPO) - It is one type of PO where the members are farmers. Small Farmers’ Agribusiness Consortium (SFAC) is providing support for promotion of FPOs. PO is a generic name for an organization of producers of any produce, e.g., agricultural, non-farm products, artisan products, etc. NABARD (2015).

Farmer Producer Organizations (FPOs) are one such farmer’s aggregate. FPOs are registered under the Indian Companies Act, 1956. Producer Organizations therefore are supposed to be

non-political entities aimed at providing business services to smallholder farmer members, founded on the principal of self-reliance (Onumah et al., 2007).

Eighty-seven per cent of agricultural households in India are small and marginal producers, cultivating small plots which generate low returns. Their average monthly income is Rs 6426, making farming on small plots economically unviable (NSSO 2014). Therefore, policy makers and practitioners are turning to producer collectives as a means for improving the economic situation of small producers.

In India, There are of about 2092 FPOs registered under NABARD with 170 FPOs in Tamil Nadu which stands second next to Karnataka. Under SFAC, 792 FPOs are registered with 11 FPOs in Tamil Nadu (NABARD, 2019).

Millet is a collective term referring to a number of small-seeded annual grasses that are cultivated as grain crops, primarily on marginal lands in dry areas in temperate, subtropical and tropical regions.

Some of the common millets available in India are Ragi (Finger millet), Jowar (Sorghum), Sama (Little millet), Bajra (Pearl millet), and Varagu (Proso millet).

India has shared the vision to make **International Year of Millets 2023** a 'People's Movement' alongside positioning **India as the 'Global Hub for Millets**

Prime Minister Narendra Modi, during his address on the 97th edition of Mann ki Baat on January 29th, emphasized a special focus on millet farming and the use of products made of it.

On one hand, this has made those small farmers happier who used to traditionally grow millets in their fields, on the other hand, Farmer Producer Organisations (FPOs) and entrepreneurs have now speeded up efforts to bring Millets to market and make them available for the common people.

Considering the information mentioned above, the present study was initiated with the following specific objectives.

Objectives:

- ✓ To analyses the livelihood status of Millet Farmers of FPO in Madurai District of Tamil Nadu.

2. METHODOLOGY

The selection of Madurai District in Tamil Nadu for this study was carried out deliberately for specific reasons. According to millet production statistics, Madurai ranks second in terms of both area and production among the districts in the southern zone of Tamil Nadu, following the northern zone. This prominence in millet cultivation within the southern zone of the state made Madurai an ideal and purposeful choice for the study.

Four Farmers Producer Organizations (FPOs) were identified within Madurai District.

1. Sathuragiri Farmers Producer Company Limited,
2. Usillsai Farmers Producer Company Limited,
3. Madurai Traditional Farmers Producer Company Limited,
4. DHAN Farmers Producer Company Limited

These FPOs are specifically focused on millet cultivation within Madurai District. These four FPOs operate in collaboration with millet-cultivating farmers from various blocks within the district, including Sedapatti Block, Thirumangalam Block, and Usilampatti Block

The sampling method employed for this study was proportionate to the number of farmers in each FPO. As a result, a total of 120 millet farmers were selected as respondents through random sampling.

The distribution of these respondents is provided in Table 1.

S.No	Name of the FPO	Members of the FPO	No. of respondent selected
1.	Sathuragiri Collective Farming Farmers Producer Company Limited.	500	15
2.	Usillsai Collective Farming Farmers Producer Company Limited.	500	15
3.	Madurai Traditional Farmers Producer Company Limited(CCD)	1500	45
4.	Peraiyur & Thirumangalam Farmers Producer Company Limited (DHAN)	1500	45
Total		4000	120

Different categories of livelihood assets index was followed by Swathi (2016) used in this study comprising of livelihoods such as human capital, social capital, physical capital,

financial capital and natural capital for which sub-indices were computed and summed up at rural livelihood index.

Index is the ratio of actual score obtained by the millet grower and maximum score possible under that the particular assets. All the five indices were used by this formula.

$$\text{Livelihood capital index} = \frac{\text{Actual score of the respective capital obtained by the millet farmers}}{\text{Maximum possible score of the respective capital obtained by the millet farmers}}$$

Land holdings of the respondents:

It has been referred to the total extent of land possessed or operated by an individual farmer at the time of enquiry. The respondents were then classified into four categories and scores were allotted to them as per the scoring procedure followed by parthiparaja (2007)

S. No	Category	Farm holding	Score
1.	Marginal farmer	Up to 1.25 acres	1
2.	Small farmer	From 1.26 to 2.50 acres	2
3.	Big farmer	2.5 to 5.00 acres	3

Farm size:

Table no: 2 Distribution of respondent according to their farm size

(n=120)			
S.No	Farm size	Number	per cent
1.	Marginal farmer	67	55.83
2.	Small farmer	17	14.16
3.	Big farmer	31	25.83
Total		120	100.00

The data presented in Table 2 provides insights into the landholding patterns among the respondents. Notably, the majority of the respondents (55.83%) identify as marginal farmers, followed by 25.83% who consider themselves big farmers. A smaller proportion, 14.16%, fall under the category of small farmers.

The prevalence of marginal farmers among the respondents can be attributed to various socio-economic factors. Marginal farmers typically have limited landholdings, often below the threshold required for substantial agricultural production. This limitation might result from historical land distribution, inheritance practices, and economic constraints. Many marginal farmers may not have access to owned land and instead cultivate leased lands to engage in agricultural activities.

On the other hand, the presence of big farmers suggests that there are individuals with larger landholdings within the study area. These farmers may have inherited or acquired larger plots of land, enabling them to engage in more extensive agricultural activities. Owning or accessing significant land resources can provide these farmers with greater opportunities for diversification, mechanization, and potentially higher yields.

The representation of small farmers adds further complexity to the agricultural landscape. Small farmers might possess moderate landholdings and engage in diverse farming activities. They could prioritize sustainable practices, crop rotation, and mixed farming to make the most of their available resources.

The differences in livelihood profiles and landholding categories can stem from historical, social, and economic factors. Marginal farmers may face challenges in acquiring larger landholdings due to factors such as land fragmentation, tenancy issues, or lack of access to credit. Big farmers might have benefited from favorable land inheritance, purchase, or consolidation.

In summary, the distribution of respondents across different livelihood categories provides insights into the diversity of farmers in the study area, their access to resources, and the challenges they face in pursuing their chosen livelihoods, particularly in relation to land ownership and agricultural practices.

3. RESULT AND DISCUSSION

3.1 Listing of respondent according to their access of all five capitals

Table no: 3 Distribution of respondent according to their access of Human capital (n=120)

S.No	Human capital	Number	Per cent
1.	Exposure to mass media		
	Low	78	65.00
	Medium	30	25.00
	High	12	10.00
	Total	120	100.00

2.	Leadership quality	Number	Per cent
	Low	67	55.84
	Medium	31	25.83
	High	22	18.33
	Total	120	100.00
3.	Medical treatment availability	Number	Per cent
	Traditional medical method	0	0
	Auxillary nurse midwifery	0	0
	Registered medical practioner	0	0
	Government hospitals	92	76.66
	Private clinic	28	23.33
	Total	120	100.00
4.	Educational status	Number	Per cent
	Illiterate	26	21.66
	Literate	20	16.60
	Primary	11	9.16
	Middle	38	31.66
	Higher secondary	14	11.66
	Collegiate	11	9.16
	Total	120	100.00
5.	Labour availability	Number	Per cent
	Engagement with family labour	58	48.33
	Engagement with hired labour	42	35.00
	Skilfulness of labour engaged	20	16.66
	Total	120	100.00

Table no: 4 Distribution of respondent according to their access of Social capital

(n=120)

S.No	Participating in training	Number	per cent
1.	Low	58	48.33
2.	Medium	37	30.83
3.	High	25	20.83
	Total	120	100.00
S.No	Social participation	Number	per cent
1.	Low	26	21.70
2.	Medium	65	54.16
3.	High	29	24.16
	Total	120	100.00
S.No	Extension agency contact	Number	per cent
1.	Low level of contact	82	68.33
2.	Medium level of contact	23	19.16
3.	High level of contact	15	12.50
	Total	120	100.00

Table no: 5 Distribution of respondent according to their access of Financial capital

(n=120)			
S.No	Financial capital	Number	Per cent
1.	Debts		
	Less than Rs. 5,000	21	17.50
	Rs. 5,000 to Rs. 10,000	32	26.66
	More than Rs. 10,000	19	15.83
	Never	48	40.00
	Total	120	100.00
2.	Savings		
	Savings	Number	Per cent
	Less than Rs. 5,000	32	26.66
	Rs. 5,000 to Rs. 10,000	28	23.33
	More than Rs. 10,000	47	39.16
	Never	23	19.16
	Total	120	100.00
3.	Place of savings	Number	Per cent
	Bank deposit	12	10.00
	Deposit in cooperative bank	18	15.00
	Investment in gold/silver	50	41.66
	Kept as ready cash in hands	40	33.33
	Total	120	100.00
4.	Loans in emergency	Number	Per cent
	Money lenders	72	60.00
	Relatives	18	15.00
	Self-help groups	30	25.00
	Total	120	100.00
5.	Annual income	Number	Per cent
	Low (Upto Rs. 70,000)	74	61.66
	Mediu(Rs. 71,000 to Rs. 1,00,000)	24	20.00
	High(Above Rs.1,00,000)	22	18.33
	Total	120	100.00

Table no: 6 Distribution of respondent according to their access of Physical capital (n=120)

S.No	Physical capital	Number	Per cent
1.	Household material possession		
	Low level	21	17.50
	Medium level	82	68.33
	High level	17	14.16
	Total	120	100.00
2.	Livestock possession	Number	Per cent
	Low level	20	16.66
	Medium level	41	34.16
	High level	59	49.16
	Total	120	100.00
3.	Source of energy for cooking	Number	Per cent
	Firewood	0	0
	Kerosene	31	25.83

	LPG	89	74.16
	Total	120	100.00
4.	House type	Number	Per cent
	Katcha	46	38.33
	Pakka	72	60.00
	Total	120	100.00

Table no: 7 Distribution of respondent according to their access of Natural capital (n=120)

S.No	Natural capital	Number	Per cent
1.	Type of soil		
	Red soil	50	41.66
	Black clayey soil	60	50.00
	Alluvial soil	11	9.16
	Total	120	100.00
2.	Cropping system	Number	Per cent
	Double cropping	105	87.50
	Mixed cropping	15	12.50
	Total	120	100.00
3.	Soil depth	Number	Per cent
	Deep	73	60.83
	Medium	39	32.50
	Shallow	8	6.66
	Total	120	100.00

3.2 Overall existing Livelihoods of Millet farmer as well as FPO member

Table no: 8 Distribution of respondent according to their Overall existing Livelihoods of Millet farmer as well as FPO member

(n=120)

S.No	Category	Number	Per cent
1.	Low	15	12.5
2.	Medium	82	68.33
3.	High	23	19.16
Total		120	100.00

The results from table 8, concerning the overall existing livelihoods indicate that a significant majority, over 68.33%, of millet farmers and FPO members possess a medium level of livelihoods, characterized by access to all five capitals. Furthermore, 19.16% reported a high level of livelihoods, while 12.05% experienced a low level of livelihoods, indicating limited access to the five capitals.

These findings align with prior research by Kiran (2011) and Anand (2007), providing additional support to the current study's outcomes. This suggests a consistent trend across different studies regarding the assessment of livelihood levels among millet farmers and FPO members.

Fig.1 Comparison of farmers according to their overall existing livelihoods

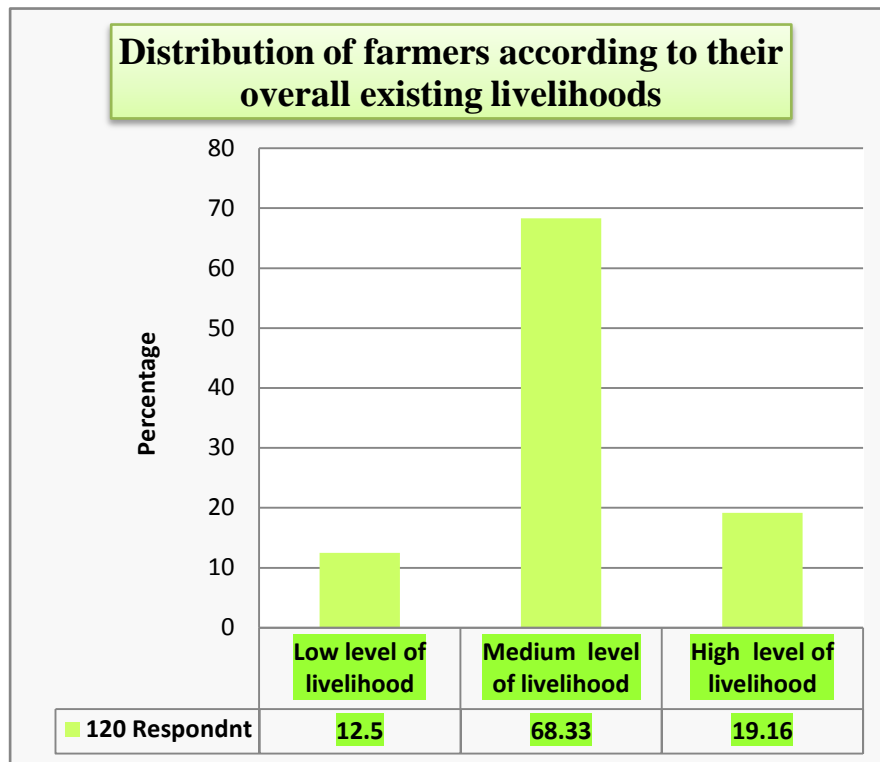


Figure 1 illustrates a comparison of farmers based on their existing livelihood levels. The graph likely depicts how different categories or groups of farmers are distributed across various levels of livelihoods. This comparison could provide insights into the distribution of livelihoods among millet farmers and potentially highlight patterns or trends related to their access to different resources and capitals. The visualization in Figure 1 may help to understand the distribution and variations in livelihood levels within the studied population.

3.3 Access of five livelihood capitals

Table no: 9 Distribution of farmers according to their access of five livelihood capitals

S.No	Sub capital	Index value (%)
1.	Human capital	75.00

2.	Social capital	71.23
3.	Financial capital	67.62
4.	Physical capital	78.20
5.	Natural capital	79.58

In Table 9, a comprehensive study and comparison of all five capitals was conducted through index calculations. The findings revealed that natural capital (79.58%) holds the highest level of accessibility within the livelihoods of millet farmers and FPO members, followed by physical capital (78.20%), human capital (75.00%), social capital (71.23%), and financial capital (67.62%).

This indicates that the livelihoods of millet farmers and FPO members are significantly influenced by their access to natural capital resources. It is apparent that there is room for improvement in terms of financial capital, followed by social capital and human capital. Enhancing these aspects would enable the respondents to effectively utilize the accessible sustainable livelihood resources at their disposal.

Fig.2 Distribution of farmers according to their access of five livelihood capital

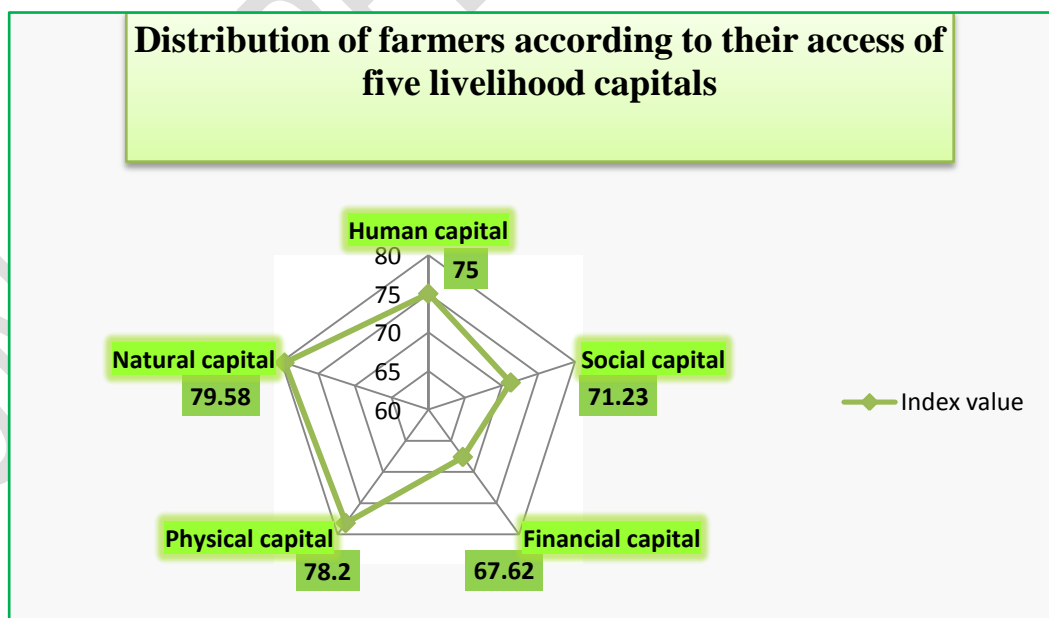


Figure 2 likely presents the distribution of farmers based on their access to the five livelihood capitals, namely Natural Capital, Physical Capital, Human Capital, Social Capital, and Financial Capital. This graph is likely to display how the surveyed farmers are positioned in

terms of their access to these different capitals. It could help visually represent the diversity in resources and opportunities available to farmers, shedding light on which capitals are more accessible to certain groups and which may need improvement. The visualization in Figure 2 can provide a clear understanding of the resource distribution and the balance of different capitals among the farmers.

Natural capital

The data in Table No: 7 indicate that the Respondents are had greater access on Natural capital includes the type of land, cropping system and soil depth of the farmer's farmland. Most of the agricultural activities depend on the natural capital. If the natural resources are conducive and favourable, it will contribute to the agriculture development in the rural areas.

Crop cultivation practices can indeed vary based on the soil type present in different geographical zones. In the specific study area encompassing the villages of Sedapatti, Thirumangalam, and Usillampatti in Madurai, I identified three distinct soil types: red soil, black clayed soil, and alluvial soil.

Among these observed soil types, the most prevalent is black clayed soil, constituting 50.00% of the soil type in the Sedapatti block. Following closely is the presence of black clayed soil in the Usilampatti block, accounting for 41.66%. The least common soil type is alluvial soil, making up only 9.16% of the observed soil types. This alluvial soil is located in a village that is connected to a stream originating from the Sathuragiri hills situated in the Peraiyur and Elumalai taluks.

These variations in soil types are instrumental in shaping the specific crop cultivation practices within each of these regions.

The findings related to soil depth indicate that approximately half of the respondents' soil, accounting for 60.83%, is categorized as deep soil. Additionally, 32.50% of the soil is of medium depth, while a smaller portion, specifically 6.66%, is characterized as having shallow depth. These variations in soil depth hold significance for agricultural practices and land use in the respective areas. The aforementioned discovery underscores the profound connection between the respondents' livelihoods and their chosen cropping patterns. The majority of respondents engage in cultivating a diverse array of crops within a single season, including kuthiraivalli, perennial cotton, red sorghum, maize, varagu, rice, legumes, vegetables, and flowers. A distinctive practice observed in this region is the cultivation of perennial cotton,

wherein cotton seeds are sown in dry land and harvested after one monsoon, with the cotton plants left in the field for another monsoon. This leads to multiple cotton harvests, minimizing cultivation expenses.

Furthermore, certain farmers, both small and large, adopt various cropping patterns across their farmland, dedicating different sections to different crops. For instance, they allocate one acre for rice, another acre for cholam, 40 cents for cumbu, 80 cents for paruthi, 20 cents for maize and gram, and an additional 20 cents for crops like onion, chilli, and tomato. Additionally, an acre of land is dedicated to cultivating coconuts. This multiplicity in cropping patterns is attributed to some respondents growing crops primarily for their own consumption, contributing to the diversity in cultivation practices within the region.

Physical capital

Physical capital is the basic infrastructure and an indicator for the development status of the respondents. It includes household material and livestock possession, housing type, and cooking fuel available to the growers. Jonathan (2000) stated that infrastructure is commonly a public good that is used without direct payment, consisting of changes to the physical environment that help people to meet their basic needs and to be more productive.

The data in Table No: 6 data observation indicates that contemporary society has elevated its quality of life by embracing modern household products and technology. This trend is particularly pronounced among respondents categorized at the middle level. On the other hand, those with lower incomes predominantly possess marginal or small plots of land, contributing to their low annual earnings. In contrast, a substantial portion of respondents are classified as large farmers, enjoying a notable annual income.

A significant percentage, specifically 68.33%, of the respondents indicated possessing a medium range of household materials. The prevalent possession of medium range household materials is a reflection of contemporary norms, where most households are equipped with essential items. While some individuals exhibit lower or higher household material levels based on their respective low or high incomes, the general trend reflects a baseline of minimum necessary possessions across households. The distribution of household material possession among respondents is influenced by various factors, including income levels, economic status, and regional disparities. The majority falling within the medium range suggests an overall improvement in the availability and affordability of essential household

items. However, it's important to note that these interpretations are generalizations, and individual circumstances may vary widely within each range

Furthermore, it's worth noting that respondents across all three levels of possession also engage in livestock rearing. This practice serves both their personal consumption needs and contributes to additional income generation for their households.

The housing patterns among the respondents reveal that a majority (60.00%) reside in pucca houses, while 40.00% of the respondents live in katcha houses. The prevalence of nuclear families plays a significant role in the majority's choice of pucca houses, as they often possess the financial means for more permanent housing. However, it's important to note that 40% of the respondents fall within the low-income category, which likely influences their decision to live in katcha houses due to budget constraints. This housing distribution closely aligns with the livelihoods and economic circumstances of the respondents.

The data presented in the table highlights that a significant majority of respondents, accounting for 74.16%, primarily rely on LPG as their source of energy for cooking. This can be attributed to the government's subsidized pricing of LPG cylinders on a monthly basis, which has made it an accessible and economical option for cooking purposes.

Conversely, 25.83% of respondents continue to use kerosene as an alternative source of energy for cooking, typically on occasions when LPG is not available or as an additional source to conserve LPG usage for extended periods. It's worth noting that the practice of using firewood as a source of energy for cooking has become uncommon, with most respondents utilizing it more for general household purposes than for cooking. This shift can be attributed to the convenience and efficiency of modern energy sources like LPG.

Human capital

Human capital includes mass media exposure of the growers, labour availability and health facilities. It helps people to pursue livelihood strategies to achieve their goals. At a household level, human capital is the factor of the number and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc. It is a key factor within the livelihood framework for the reason that all other capitals are partly depend on it for the sustainability (Sayer and Campbell, 2003)

From the table no: 3 inferred the limited exposure to mass media among respondents can be attributed to several factors. A significant majority of the respondents are of older age, which might result in a lower familiarity with new devices and technologies. Additionally, their lower literacy rates could contribute to difficulties in navigating modern media platforms, and a lack of familiarity with social media further contributes to this low degree of exposure.

Regarding the evaluation of leadership qualities, the overall analysis indicates that a majority, over 55.84%, exhibited a low level of leadership quality. This is followed by respondents with a medium level (25.83%) and a relatively smaller percentage with a high level (18.33%) of leadership qualities

The presence of primary health care centres in most villages is expected to ensure sufficient and timely health care services for the local population. While this might seem like a valid premise for assessing government hospitals, the actual situation reveals a different perspective. The majority of respondents, often with limited income levels, face constraints in evaluating private clinics due to financial limitations.

The results of the labour availability study highlight that a significant portion, specifically 48.33%, of millet farmers and FPO members rely on family labour for their agricultural activities. Another notable percentage, 35.00%, depends on hired labour, while a smaller segment, 16.66%, engage in skilled labour. This distribution suggests that a substantial proportion of agricultural tasks are carried out by family members, indicating the importance of familial contributions in agricultural activities. However, it's also notable that a significant number of farmers opt for hired labour, which might reflect the need for additional manpower during peak agricultural seasons or for specific tasks. The engagement of skilled labour showcases a focus on expertise-driven activities within the farming operations. Overall, the distribution of labour sources underscores the dynamic nature of agricultural labour management within the millet farming context.

The largest proportion of respondents, comprising 31.66%, has attained education up to the middle school level. This trend aligns closely with their age demographics, as a considerable portion of the respondents are elderly and were limited in their educational opportunities during their earlier years. This historical context has influenced their educational levels, resulting in a notable concentration at the middle school education level.

Social capital

Social capital has direct link with the development of the society and the livelihood of the people. Social capital refers to social resources including informal networks, membership and relationships of formalised groups and trust that facilitate cooperation (Clark and Carney 2008, Sayer and Campbell 2003). The components under social capital are participating in training, membership in organisations, access to society and extension agency contact. Social capital is the most important resource available in the rural communities as they have a strong societal tie up.

The data in Table No: 4 indicate that the 48.33% exhibited a low level of engagement in training activities. This could be attributed to valid reasons, such as a significant number of respondents being women and elderly individuals. These demographics often have commitments to household responsibilities and face challenges related to mobility and transportation, which may hinder their ability to actively participate in training sessions.

Based on the findings related to social involvement, it's evident that the larger share of farmers, around 54.16%, demonstrated a moderate degree of engagement in social activities. Notably, a considerable number of respondents were affiliated with Self-Help Groups (SHGs), Farmers Interest Groups (FIGs), and cooperatives, signifying a robust level of social participation.

Examining the extension agency contact results, a significant majority, approximately 68.33% of respondents, displayed a low level of interaction with extension agencies. This lack of contact can be attributed to respondents' limited awareness of extension agents, who often primarily connect with the agricultural community through designated contact farmers. Interestingly, a surprising number of respondents were unfamiliar with institutions like the Agricultural Office or the Madurai Krishi Vigyan Kendra (KVK), which might be linked to the fact that a significant portion of the respondents are women.

Financial capital

Financial capital includes annual income, access to credit, savings, debt, place of saving, and loans in emergency. Financial capital is very crucial for growth and development in a society.

The data in Table No: 5 indicate that According to debt statistics, it is evident that (40.00%) of farmers do not have any debts. Among millet farmers and FPO members, (26.66%) have obtained loans ranging from Rs. 5,000 to Rs. 10,000, while (17.50%) have debts below Rs. 5,000. Additionally, (15.83%) have accumulated debts exceeding Rs. 10,000. This suggests

that the majority of respondents are from nuclear families and therefore have no outstanding debts. Among the respondents in debt, they are primarily borrowing funds for agricultural ventures and their children's education.

When it comes to savings, the predominant group is those with savings surpassing Rs. 10,000, constituting (39.16%) of the respondents. In contrast, (26.66%) have savings below Rs. 5,000, and (23.33%) of millet producers and FPO members have savings ranging between Rs. 5,000 and Rs. 10,000. A smaller percentage, (19.16%), reported having no savings at all.

The significant range of savings can be attributed to the family structure, primarily consisting of nuclear families. These households typically comprise a single child or elderly couples (Grandma & Grandpa), and they tend to possess larger parcels of land for agricultural production. Additionally, the top motivating factor behind their savings is reserving funds for their children's marriages, as reported by the majority of respondents. The substantial level of savings can be attributed to the family structure, predominantly nuclear families, consisting either of a single child or elderly couples (Grandma & Grandpa). Moreover, these families tend to own larger plots of land for agricultural purposes. Another contributing factor to the heightened savings is the primary reason provided by most respondents, which is reserving funds for their children's future marriages.

As per the study findings, it was found that 41.66% of the respondents chose to save or invest their money in gold/silver, while 33.33% preferred to keep their funds as readily available cash on hand. Additionally, 15.00% of millet producers and FPO members opted to deposit their earnings in cooperative banks, and a further 10.00% chose to deposit their money in conventional banks.

This analysis brings to light that a significant majority of the respondents chose to allocate their income towards investments in gold/silver, a practice deeply rooted in tradition as a means to preserve earnings from harvest returns—commonly observed across diverse farming communities. The next prominent group of respondents opted to retain cash in hand, ensuring swift debt settlement and addressing immediate family expenses. Another notable percentage of respondents elected to deposit their earnings into cooperative institutions. This choice suggests their affiliation with these cooperatives. In contrast, the smallest proportion of respondents showed preference for bank deposits, influenced by advice from their children regarding interest rates—also a practice observed among literate farmers.

This analysis leads to the conclusion that a significant majority of farmers respondents are borrowing from moneylenders. Moneylenders are often the sole individuals who provide loans to farmers in times of necessity, without requiring any collateral. This arrangement typically involves farmers selling their crops directly to the moneylenders or having their debt settled from their harvest proceeds by these lenders. Additionally, Self-Help Groups (SHGs) and Farmers Interest Groups (FIGs) emerge as highly favourable alternatives for borrowing among housewives. These groups offer a convenient and agreeable avenue for securing loans without the need for collateral.

The economic realities faced by many small and marginal farmers in the region. The majority of respondents belonging to the low and medium income categories can be attributed to the challenges inherent in agricultural practices. These farmers often spend a substantial portion of their income on purchasing agricultural inputs and carrying out intercultural operations for their crops. Unfortunately, this investment doesn't always translate into higher returns, leaving them with incomes that are lower than their cultivation costs. Consequently, they find themselves operating with narrow profit margins, if any. The financial strain is further evident in their need to repay debts immediately after earning income from their harvests. This underscores the financial vulnerability and cyclic nature of the agricultural income for many of the farmers.

4. CONCLUSION

In conclude, millet grower have experienced moderate level of livelihood. However, there remains a need for further advancement in terms of social and financial capital, It is imperative that they need to well-informed about millet value addition and promotional initiatives, secure sufficient financial access and ultimately, harness the complete advantage of Farmers Producer Organzataions (FPOs) across all dimensions of livelihood capital.

In forthcoming years, millet are poised to play pivotal role in global food security, while Farmers Producer Organzataions will continue to be instrumental in ameliorating the livelihoods of small and marginal farmers in India. Furthermore, the aspiration of the agricultural community could be realized – whereby farmers themselves determine the prices of their produce. Farmers Producer Organzataions will be under governance of farmers and for the prosperity of farmers.

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