



# THE ROLE OF COOPERATIVES IN ADVANCING AGRICULTURAL DEVELOPMENT IN DAKSHINA KANNADA DISTRICT OF KARNATAKA – A META-ANALYSIS

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## ABSTRACT

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**Purpose:** The purpose of this study was to meta-analyse the effects of agricultural cooperatives in Dakshina Kannada, both historically and currently. In assessing the economic impact on farmers for revenue generation and cost savings, it looks for success factors and obstacles.

**Methodology:** This study examines the literature on Dakshina Kannada agricultural cooperatives using a meta-analytical methodology. In order to give policymakers direction, the study evaluates historical effects, success determinants, and economic influences by utilising insights from governmental and academic sources.

**Findings:** The research emphasises the necessity for thorough investigation to guide policymakers and cooperative initiatives by highlighting a significant knowledge gap about the effects of agricultural cooperatives in Dakshina Kannada.

**Practical Implication:** The study's main goal is to provide important insights for wise policy decisions and successful cooperative tactics by examining historical and modern aspects.

**KEYWORDS:** Agricultural Cooperatives, Dakshina Kannada, Meta-Analysis, Knowledge Gap, Policymaking, Cooperative Strategies.

## 1. INTRODUCTION

The Amrit Kaal era, which aims to make India a developed nation by 2047, was ushered in on August 15, 2022, the 75th anniversary of India's independence, with Azadi ka Amrit Mahotsav. A 12.7% rise from pre-pandemic levels and 15.1% of the overall GVA, agricultural GVA reached 22,3 lakh crore in FY2023. Agricultural growth rates were 3.3%, 3.5%, and 4.1% in FY2021, FY2022, and FY2023, respectively, despite the hurdles given by pandemics. With 4% growth predicted in FY2023, the sector is likely to continue growing at a somewhat higher rate. 4% compound annual growth rate (CAGR) will be achieved over the next five years, concluding in FY2023. [1]

Karnataka, which spans 190.50 lakh hectares, is heavily dependent on the Department of Agriculture for development. Serving 86.81 million farm families, the department spreads cutting-edge technology and research to improve farming methods across 118.05 lakh hectares. Important programmes like Crop Insurance and the National Food Security Mission emphasise modernization and sustainability for all-encompassing growth while guaranteeing timely input delivery in an effort to increase agricultural production. Karnataka has allocated 82.35 lakh hectares for Kharif, 25.38 lakh hectares for Rabi, and 6.54 lakh hectares for summer crops in order to take advantage of the anticipated pre-monsoon and monsoon rainfall. Along with particular objectives for commercial crops like cotton, the production targets include 125.15 lakh tonnes of grains, 23.01 lakh tonnes of pulses, and 13.84 lakh tonnes of oilseeds. [2]

Cooperatives are essential to the advancement of agriculture in Dakshina Kannada because they encourage cooperative efforts among farmers. There are about 727 cooperative organisations in the area; Mangalore taluk has the most, with 323. The Milk Producers Cooperative Society (218) and PACC banks (115) are notable organisations. These cooperatives' combined efforts strengthen their ability to overcome obstacles and use cutting-edge farming techniques. Farmers work together to exchange knowledge and pool resources, which is important for the success of agriculture in the area since it fosters a culture of mutual support, as highlighted by Hazell and Williamson (2002) [3].

The Dakshina Kannada District's agricultural development has benefited greatly from cooperatives' varied contributions, as demonstrated by the meta-analysis. By encouraging cooperation, guaranteeing resource availability, and advancing economic empowerment, these cooperatives become essential drivers of positive transformation in the agriculture industry. The cooperative approach, which is backed by data from academics and specialists, is essential in forming a resilient and sustainable agricultural environment in Dakshina Kannada.[4]

## 1.2 STATEMENT OF THE PROBLEM

This research attempts to close a substantial knowledge gap that exists despite the environment of progress and cooperation. There hasn't been a thorough analysis of the historical and current effects of agricultural cooperatives in Dakshina Kannada, and it's critical to pinpoint the obstacles and success factors. Furthermore, not enough is known about the specific economic effects of these cooperatives on farmers, particularly in terms of cost savings and income generation. In this regard, the meta-analysis seeks to provide crucial information to stakeholders and policymakers, offering a sophisticated perspective to maximise the efficiency and contributions of agricultural cooperatives in the area.

## 1.3 OBJECTIVES

The study intends to assess the effectiveness of cooperatives historically and currently, pinpoint success elements and obstacles, and look into the financial effects of cooperatives on farmers in terms of revenue creation and cost savings.

## 2. LITERATURE REVIEW

The study, which looked at agricultural cooperatives in Benin, observed that things had been going well since 2006 and recommended that policymakers give sustainability and diversification top priority [5]. According to the report, Ethiopian cooperatives are expanding but still face difficulties. As a result, policymakers are advised to prioritise sustainability by utilising a suggested framework [6], highlighted how South African cooperatives have changed since the

2005 Cooperatives Act was passed, suggesting that structures be adjusted to reflect changing economic conditions and that cooperative values be upheld [7]. highlighted the significance of cooperatives in South Asian history and promoted careful considerations [8]. brought attention to the financial difficulties facing Indian agriculture and the unrealized potential of microfinance for inclusion [9].

determined the obstacles to obtaining credit from PACS, highlighting the necessity of raising the availability of medium-term loans and expanding credit ceilings in accordance with financial size [10]. showed a clear correlation between socioeconomic characteristics and the availability of credit, highlighting the necessity of integrating small farmers into official financial institutions [11]. examined how well PACS performed in Andhra Pradesh and India, finding difficulties in providing new loans because of a lack of funding [12]. proposed that unofficial credit sources improve resilience and provided policy suggestions for comparable situations [13].

Investigated Japanese agricultural cooperatives' socio-political significance in rural areas [14]. determined factors of success for Tanzanian agricultural marketing cooperatives [15]. examined the potential for improving sustainable agriculture practices through Ugandan farmer organisations and agricultural cooperatives [16]. investigated types of cooperative agriculture in Southeast Spain, highlighting the movement towards eco-social cooperation [17]. evaluated Bangladeshi dairy cooperatives' sustainability and offered opportunities for sector-wide growth [18].

Through an examination of the historical and contemporary effects of agricultural cooperatives in Dakshina Kannada, this meta-analysis fills a critical knowledge gap. Its goals are to maximise the contribution of these cooperatives to the agricultural development of the region and offer crucial insights to policymakers.

## 3. METHODOLOGY

This study uses a meta-analytical methodology to evaluate the historical effects, success factors, difficulties, and economic implications of agricultural cooperatives in Dakshina Kannada by consulting academic and official sources. In order to give policymakers clear insights for improving the efficacy of these cooperatives in the area, the study combines statistical tools and economic analysis methodologies with a review of the literature, stakeholder interviews, and ethical issues.

## 4. STRUCTURE OF COOPERATIVE SECTOR IN INDIA

The credit and non-credit cooperatives are the two main subcategories of India's cooperative system.

Credit cooperatives offer low-cost loans for rural marketing, consumption, and agricultural uses. As this is going on, marketing societies help to ensure fair prices by cutting out middlemen and consumer cooperatives supply farmers with cheaper goods.

Numerous industries, including small-scale farming, marketing, processing, distribution, and supply chain management, are all part of cooperative societies' operations.

**Table 4.1: The Cooperative Sector's Framework**

Concerned Authority	Description/Area	PACS	Dairy	Fisheries	Others
State RCS	Total Societies (8.5 Lakh)	95509	199182	25297	530000
	Total members	13 Crore	1.5 Crore	38 Lakh	-14 Crore
	Panchayat/Village Level	PACS	Primary Milk Cooperatives Societies	Primary Fisheries Cooperatives Societies	Primary Societies
	District /Taluk/Block Level	District Cooperative Bank (351)	District Milk Union (231)	District Fisheries Union (128)	District Level Union
	State level	State Cooperative Bank (34)	State Milk Union (21)	State Fisheries Union (23)	State Level Union
Central RCS	National level (1522)	NAFSCOB	NCDFI	FISHCOPFED	Schedule II Societies (18)

**Source:** Indian Cooperative Movement – A Statistical Profile, 2018, NCUI & CRCS office, M/o Cooperation. Annual Report – 2022-23 [19]

## 5. DATA ANALYSIS AND DISCUSSION

### 5.1 National Bank for Agriculture and Rural Development (NABARD)

One important organisation that helps the Apex Bank and CARD Bank with refinancing is NABARD. Apex in charge of policy, strategy, and operations pertaining to credit in rural regions, NABARD is recognised. It supports a variety of development initiatives in rural areas by acting as a refinancing agency for institutions involved in production credit and investment. In order

to bring different grassroots development organisations' rural finance projects into harmony, NABARD coordinates their efforts. Additionally, it keeps up essential ties with the Reserve Bank of India, State Governments, the Indian government, and other national organisations that are involved in the creation of national policy. Refinancing is available to Apex Bank and KSCARD Bank through the National Bank for Agricultural and Rural Development (NABARD) based on the loans disbursed by them, as indicated in Table 5.1.

**Table: 5.1 Refinance: Short term credit (maximum outstanding) (crore)**

Particulars	FY2023	FY2022	% change from FY2022
ST (SAO), StCB	49,405	45,569	8.4
ST (SAO), RRB	14,819	10,126	46.3
ST (OSAO), StCB	19,654	20,322	-3.3
ST (OSAO), RRB	9,463	8,302	13.9
Additional ST (SAO), StCB	47,714	50,844	-6.2
Additional ST(SAO), RRB	17,851	16,973	5.2

**Source:** NABARD Annual Report 2022-23 [20]

Primary Agricultural Cooperative Societies (PACS) will become Multi-Service Centres (MSC) under the Special Refinance Scheme for Cooperative Banks. With a total cash outlay of Rs. 461.22 crore and a loan sum of Rs. 376.39 crore, NABARD has authorised 1085 projects for various PACS in Karnataka.

### 5.2 Investment Credit for Agriculture

NABARD uses refinancing to augment the resources of banks and other qualified institutions, which helps to promote capital development and term lending in the agricultural sector. The organisation has given information on term loan refinancing that has been awarded in Karnataka throughout the last five years. (Rs. in crore)

Agency/ Year	2017-18	2018-19	2019-20	2020-21	2021-22
Comml. Banks	2742.32	5745.46	2,204.62	3,226.23	3584.04
Coop. Banks/KSCARDB	1556.33	1387.29	1,748.62	1,745.01	1841.83
RRBs	1238.66	1520.27	2,064.79	1,916.20	1452.83
NBFC/NBFC-MFI	892.53	1468.55	795.00	1078.01	1188.73
Total	6429.84	10121.57	6813.03	7965.45	8067.43

Source: Karnataka Economic Survey Report – 2022-23

## 5.2 Primary Agricultural Credit Cooperative Societies in Karnataka (PACS)

PACS are essential to enhancing the social and economic well-being of Karnataka's general populace. At fair interest rates, these societies offer its members—farmers in particular—short- and medium-term loans to meet a variety of requirements. They provide necessary financing for farming needs on reasonable and easily obtainable conditions. PACS serve as the cornerstone of the cooperative credit

system and provide the framework for the short-term cooperative credit system. The long-term credit demands in the two-tier credit delivery system are met by the Karnataka State Co-operative Agriculture and Rural Development Bank (KSCARD) at the state level and by 177 Primary Cooperative Agriculture and Rural Development Banks at the taluk level. PACS's performance has been thoroughly examined, with a number of components presented in the tables provided.

Table – 5. 1: Number of PACS and Memberships in Karnataka from 2005-06 to 2022-23

Year	Total Number of Societies	Membership (In Crores)
2005-06	4911	4715
2006-07	4205	4657
2007-08	4620	4857
2008-09	4806	5417
2009-10	4694	7479
2010-11	4811	8992
2011-12	4739	5458
2012-13	4789	6128
2013-14	4915	5930
2014-15	5625	5191
2015-16	5337	8846
2016-17	5679	6696
2017-18	5,355	5829
2018-19	5,546	5179
2019-20	5,546	4267
2020-21	5,658	4928
2021-22	5,658	4928
2022-23	6,040	4172

Source: Registrar of co-operative societies report – Karnataka from 2005-2023

## 5.3 CO-OPERATIVE CREDIT

The Cooperative Credit System in Karnataka is unique in that it serves both rural and urban areas when it comes to lending. In the state, there are two different kinds of cooperative credit institutions: one type caters to short- and medium-term loan demands, while the other type handles long-term credit requirements.

### 5.3.1: Short term and medium-term Credit Co-operative Structure (STCCS)

The Karnataka State Cooperative Apex Bank offers short-term loans to farmers and other borrowers in coordination with its affiliated District Central Cooperative Banks (DCCBs) and Primary Agriculture Cooperative Societies (PACS) at the village level. There are 5878 operational PACS in the state, along with 21 DCCBs totaling 849 branches. All 21 DCCBs in the state declared earnings for the fiscal year 2021–2022. Table 5.3.1.1 provides a full overview of DCCBs' financial situation.

**Table 5.3.1.1: Consolidated Financial Status of DCCB**

Particulars	(Rs. in Crore)			
	2019-20	2020-21	2022-22	2022-23 (Sept)
No of DCCBs	21	21	21	21
Total share capital	1636.12	1989.13	1902.25	2257.17
States' share capital	25.04	30.49	32.50	97.67
Share of state share capital %	1.53	1.53	1.71	4.33
Deposits	28093.45	32323.85	36993.17	35127.25
Borrowings	10070.72	12559.30	11619.69	14803.55
Loans & Advances Outstanding	28492.57	33478.12	33631.44	40532.00
Banks showing profit	20	21	21	21

Source: Co-operative Society. 2022-23

**5.3.1.2 Long-Term Credit Cooperative Credit Structure (LTCCS):** 177 Banks for Agriculture and

Rural Development (KSCARD) provide long-term credit services.5.3.1.3 Loan Disbursement.

**Table 5.3.1.3: Performance of Short Term, Medium Term and Long-Term Credit**

Year	Type of Loan	Target	Achievement	Percent
2021-22	Short term	19370.00	19396.24	100.14
	Medium term	980.00	1128.35	115.14
	Long term	460.00	447.20	97.22
2022-23 (November)	Short term	22337.00	12697.77	56.85
	Medium term	1131.00	630.35	55.73
	Long term	532.00	151.91	28.55

Source: Co-operative Society 2022-23

**5.3.1.3 Recovery of Loans:** Table 5.3.1.3 shows the recovery status of short-, medium-, and long-term loans within the State's Cooperative Credit System.

**Table 5.3.1.3: Recovery of loans in Co-operative Sector**

Type of loan	(In Percentage)				
	2018-19	2019-20	2020-21	2021-22	2022-23 (Nov) (Tentative)
Short term	90.93	92.00	96.23	96.65	93.47
Medium term	82.00	78.32	90.44	88.25	71.28
Long term	55.23	40.02	69.59	58.04	22.00

Source: Co-operative Society 2022-23

#### **5.4 PROVIDING AN INTEREST SUBSIDY ON AGRICULTURAL LOANS DISTRIBUTED AT RATES OF 0% AND 3%.**

The agricultural loan programme in Karnataka was introduced on April 1, 2004, and it allows farmers to receive short-, medium-, and long-term loans through cooperative credit institutions. From April 1, 2012, the interest rates, which were previously fixed at 6%, have been gradually reduced to 0% for loans up to Rs. 1.00 lakh. Cooperative institutions receive subsidies from

the government to make up for their differential interest. The programme was extended in 2020-21 and 2021-22, bringing working capital loans up to Rs. 2 lakhs for the aquaculture and animal husbandry industries. The original programme ran from 2015-16 to 2021-22. Table 5.4.1 details the disbursement of Rs. 766.50 crore to cooperative institutions during the fiscal year 2021-22, which benefited 15,50,236 farmers through interest subsidies.

**Table 5.4.1: Interest subsidy on Agricultural Loans disbursed at 0 & 3%**

Sl	Year	(Rs in Crores)		
		Budget Provision	Government Released Amount	Farmers covered
1	2019-20	1028.32	1028.32	23,90,822
2	2020-21	9250.00	7443.70	23,50,433
3	2021-22 (31-01-2022)	1022.00	7665.00	15,50,236

Source: Co-Operation Department Annual Report 2021-22 [25]

## 6. COOPERATIVE MOVEMENT IN DAKSHINA KANNADA

The district of Dakshina Kannada (D.K.) has been instrumental in the establishment of multiple nationalised commercial banks, but credit cooperatives have been crucial in moulding the region's financial landscape. There are about 727 cooperative organisations in the area; Mangalore taluk has the most, with 323. Notably, notable organisations are PACC banks (115) and the Milk Producers Cooperative Society (218). This region's cooperative movement is noted with being spearheaded by Molahalli Shiva Rao. His contributions have had a significant impact on the cooperative sector, highlighting the district's dependence on cooperative projects for communal welfare as well as financial prosperity.

In the Dakshina Kannada (DK) district, the cooperative movement is a major force behind socioeconomic development, emphasising the eradication of poverty and the empowerment of disadvantaged groups in society. The movement, which covers a broad range of economic operations including credit, marketing, industries, and housing, has its historical roots in DK, a city known for its banking and cooperative traditions. The Co-operative Credit Societies Act of 1909 was used by pioneers in Puttur to register a rural cooperative society, which is when the district's cooperative history began. This pioneering effort greatly aided the region's social and economic advancement by laying the foundation for a strong cooperative movement in DK.

Established in 1913 and later renamed as the South Kanara Central Co-operative Bank Ltd., the Puttur Rural Credit Society Ltd. has had a flourishing history from its founding. The Labour Department of the Government of Madras began working in South Kanara in 1923, focusing on setting up and overseeing cooperative societies for the poor and disadvantaged. An important factor in giving these organisations financial backing was the Central Co-operative Bank. This cooperative project demonstrated the long-lasting impact of cooperative initiatives in the area and demonstrated the cooperative sector's commitment to uplifting marginalised populations and increasing financial inclusion in South Kanara.

Cooperative societies spread throughout the district in the years that followed, giving farmers more and more financial assistance, particularly with debt repayment and yearly farming expenses. In addition to financial aid, a large number of worthy people were able to secure loans with affordable interest rates for profitable endeavours. Many people were freed from the abusive tactics of professional money lenders thanks in large part to this cooperative movement's contribution to the district-wide reduction in interest

rates. Its influence may be seen in the way it has improved the local financial scene, encouraged economic self-determination, and broken the cycle of debt for those engaged in farming and other productive endeavours throughout the district.

The Townsend Committee was established in 1907 by the Madras government to assess the cooperative movement's advancement. In response to their suggestions, the government enacted special laws intended for cooperative societies. The Madras Land Mortgage Banks Act was passed in 1934 after the Madras Co-operative Societies Act was passed in 1932. In 1939, the Vijayaraghavachari Committee produced a useful report that improved cooperative institutions' operation. The region's banking industry has prospered, with five locally founded banks being well-known both domestically and worldwide. The district also has a large number of neighbourhood banks, cooperative banks, and non-banking service organisations.

In metropolitan areas, these cooperative banks provide a serious threat to commercial banks, and in rural areas, they rule without opposition. They serve a variety of purposes and go by different names, including District Central Credit Co-operative Banks, urban banks, Co-operative Agriculture Banks (CA), Vyavasaya Seva Sahakari Banks (VSS), Rytara Seva Sahakari Banks (RSS), Samaj Seva Sahakari Banks (SSS), and "Co-operative Agricultural and Rural Development Banks (CARDDB)." 63 branches of the South Canara District Central Co-operative Bank Ltd., which was founded in 1914, are located throughout the whole Dakshina Kannada (DK) District. In 2007, it pioneered convenient services by introducing banking on wheels, which provides doorstep banking via a mobile truck.

Currently home to a vast network of 974 cooperative organisations, the district is essential to many different facets of the state's economy. Initially, there were 1142 cooperative institutions in the district, but around 168 faced liquidation owing to poor performance. All, these cooperatives have a capital base of approximately Rs. 6280 million (from loans made between 1999 and 2000) and employ more than 20,000 people. The capital of the cooperative sector is owned by the government to the tune of about Rs. 310 million. Table 6.1 (D. K. Sahakari Directory, 2001 & Udupi Sahakari Directory, 2001) summarises the current state of cooperatives.

Located in Mangalore, the Dakshina Kannada Co-operative Milk Producers Union Ltd. (DKCMPU) is one of the leading milk unions in Karnataka. The union has advanced significantly in milk procurement since registering in 1986. It used to acquire 5,000 LPD (litres per day) but currently 366 dairy cooperative

societies provide 1,07,000 KPD (kilos per day). The union has decreased its reliance on other Karnataka Milk Federation Milk Unions over time, going from 75% to 20%. The Mangalore Dairy can produce one lakh litres of milk per day and a range of dairy products. 2014 saw DKCMPU, the newest of the 13 milk unions in the state, take the top spot in terms of procurement rates given to farmers.

There are 80 fisheries cooperative societies in the coastal region, 53 of which are located in Dakshina Kannada. In addition, the vibrant fisheries sector is

supported by 313 primary societies, 4 district-level fish marketing organisations, and a state-level federation. Weavers, goldsmiths, and women's multipurpose cooperatives are among the industrial cooperatives under the supervision of the Directorate of Industries and Commerce. These numerous cooperative organisations are essential to the district's efforts to empower people in a variety of areas and advance economic growth.

**Table 6.1: Basic statistics of the district as on 31-03-2023**

SL.NO	PARTICULARS		MANGALORE
1	Co-operative Societies registered under the KCS Act-1959	Working	806
		Defunct	9
		Liquidation	28
		Total	843
2	Share Capital		18683.52
		Of which Govt.	310.85
		Of which members	18372.67
3	Membership		951586
		Of which SC	38760
		Of which ST	35789
4	Working Capital		1234548.82
5	Deposits		1124865.10

**Source:** SAHAKARA SINDHU Department of Cooperation, Government of Karnataka. [27]

Notable is the district's cooperative marketing framework, which consists of a Taluk Agricultural Produce Co-operative Marketing Society (TAPCMS) in every taluk. In the Public Distribution System for food grains, these cooperatives serve as wholesale intermediaries. But when you look at the ratio of trained staff to the whole workforce, you can see that there is a clear shortage of training within the workforce. Although it controls the selling of farmers' produce and supplies them with agricultural inputs, the Dakshina Kannada Agriculturists Co-operative Selling Society Ltd. is deficient in staff training. Cooperative societies for the marketing and processing of rubber producers are vital in aiding rubber growers, but they too show little enthusiasm for staff training.

Many housing cooperative societies, such as the Mangalore Co-operative Building Society Ltd., are essential in urban areas because they assign sites and fund house construction, renovation, and extension projects. One noteworthy accomplishment of Mangalore Co-operative Building Society Ltd. is that it does not have any government shares in capital and does not have any government participation on the board. Central cooperative wholesale stores and village-level consumer cooperatives under the direction of the Karnataka Co-operative Consumer Federation (KCCF) facilitate consumer movement throughout the district. These communities provide affordable consumer items to both rural and urban

areas. As an example of the goals of the consumer movement, the South Kanara Central Co-operative Wholesale Stores Ltd. (SKCCWS) is used as a model unit in this study. Religious organisations in the district are actively involved in a number of joint projects. On May 27, 2018, the Protestant Christian Co-operative Society in Mangalore commemorated its 100th anniversary. The Christian Minority Women's Multi-Purpose Co-operative Society, which is connected to Catholics, and the Mangalore Catholic Co-operative Bank, which was founded on May 8, 1912, both provide substantial contributions. Cooperative organisations including Co-operative Students' Stores Ltd., Teachers Co-operative Credit Society, and the Aloysian Employees Housing Society are housed in colleges like St Aloysius College in Mangalore. These cooperatives are prime examples of various projects in line with the beliefs and goals of the educational and religious organisations to which they belong.

## 7. FINDINGS

1. The study highlights the need for more thorough research by revealing a sizable information gap about the effects of agricultural cooperatives in Dakshina Kannada.
2. There is a deficiency in the literature, as the historical and modern effects of cooperatives in Dakshina Kannada are not fully examined.

3. The study emphasises how important it is to comprehend how agricultural cooperatives affect farmers' bottom lines, particularly how they generate revenue and reduce expenses.
4. Meta-analysis seeks to provide important information to decision-makers by highlighting possible impact on collaborative approaches and policy choices.
5. The literature study integrates global viewpoints, proposing potential for cross-cultural learning to improve Dakshina Kannada cooperative effectiveness.

## 8. CONCLUSION

The study highlights a critical knowledge vacuum about the impact of agricultural cooperatives in Dakshina Kannada, underscoring the urgent necessity for thorough research. There is a gap in the existing literature since the historical and modern effects of these cooperatives have not been thoroughly examined. The report emphasises how important it is to comprehend how farming will be affected financially, especially in terms of revenue generation and cost reductions. The study employs a meta-analytical methodology with the objective of furnishing crucial perspectives to policymakers, which could influence collaborative tactics and policy determinations. The literature review's inclusion of global viewpoints points to potential for cross-cultural learning that could improve Dakshina Kannada's agricultural cooperatives' efficiency. In general, these aspects must be addressed in order to advance understanding and maximise the contributions of agricultural cooperatives in the region.

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