



CHAPTER NO II

REVIEW OF LITERATURE

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2.1 INTRODUCTION:

Primary co-operative societies have been playing role in the rural economy in India right from the 19th Century. They, in fact come into direct contact with the farmers and responsible for delivery of ultimate goods and services. In fact, in case of India interest in the problems of agricultural credit, especially agricultural back to 1904, when the first co-operative Act was passed in India that is the co-operative credit societies Act. The main objective of this Act was to provide for the constitution and control to co-operative credit societies organizational structure as well as its aims.

Rather the co-operative institutions have strengthened their existence and continuity in a much better and modern way by reorganizing the primary agricultural credit cooperatives and appointing trained, paid and whole time secretaries/managers.

2.2. Review of Literature on primary agricultural co-operative societies:-

- Dilip Shah, In his book, “Co-operativization Liberalization And Dairy Industry in India” has described that co-operative sector is a third sector of Indian economy after private and public sector in Indian. The success stories and models in co-operative are the great sign post of such a successful sector provide we develop an environment to replicate the success stories as regular character of Indian co-operative sector milk is Indians second largest agricultural commodity. Dairing is a very significant sector to generate employment with lower unit cost of employment for the target groups of the rural india. The future of Indian dairy development is very bright mainly due to the foundations created by the operation flood project I,II, and III implement since 1970.

The milk distribution system by 2000 A.D. will be based on modern technologies adopted in advanced dairy countries. Finally, he concluded that the challenge of development also lives in the management of change. The managerial challenges will arise at both the levels at dairy Rural level as well as dairy Industries level. Unfortunately, nowhere we are finding ourselves to prepare to meet this challenge of managerial manpower needs. The accelerated efforts are required to replicate the Institute of rural management mode to satisfy the manpower needs of modern dairy sector in 2000 A.D. Thus co-operative development prospects are quite brilliant in 2000 A.D.

- V. R. Gaikwad and D. S. Parmar, In his book “Serving Small Farmers, A Study of the farmer’s Service Co-operative Society, Bidhadhi” have emphasized the route of increasing net income. This would lead to the concept of viability of farm units in terms of net income either through promoting a unanimous size of individual farm or through co-operative societies with emphasis on marketing and value adding agro-processing activities.

They revealed that management by democratically elected representatives of the members is an essential characteristic of a co-operative organization. All the 4,366 families in the area to operation of the society should be made aware of the goods and objectives of the society so that they know what for the society is and what it can do for them. In short, activities of the FSS Farmer’s small service should not be limited to conventional, mercantile, input- supply type of activities. It must be realized that it is through such multiple activities touching various aspects of economic, social and cultural life of the members of 4366 families that the FSS would be to develop a strong cohesive association of members. They should then examine the past achievements of the society in the light of the stated objectives and identify what needs to be done to achieve the objectives of the society. They should evolve strategies, generate alternatives and fix targets to be achieved in a given time period.

- Carl Gosta Widstrand, In his book, ‘African co-operatives and Efficiency’ have explained concerning the problems of efficiency in the co-operatives such as “why is efficiency important?” It is worth while making an appraisal of the historical development of the co-operative movement in Kenya since the formation of co-operatives based on the money economy, as we know it today. The Kenya farmer’s Association (Co-operative) was one of the first co-operative societies to be established. As far as the African farmers were concerned, efficiency was non-existent in their operations. The efficiency problems which confronted these co-operative unions and societies were mainly managerial.

Some efficiency problems are a result of poor planning in getting co-operative established and registered without carrying out the proper groundwork. The problems of efficiency can be surmounted by taking a more serious look at the operations of the existing societies, with a view to amalgamating the weak and unviable societies, either on a locational or a divisional basis and in the case of co-operative unions, on the provincial level. If the government control is not enforced rigidly there is less

danger, but if it is applied without improving efficiency it may create discontent and make the members apathetic and un-co-operative.

Finally he concluded that co-operative should venture to provide some occupational activities for the new generation. It will be necessary to create the infrastructure to make such industries possible. As well as it should engage in producer's (industrial) co-operatives in handicrafts, pottery etc. It will be necessary to carry out feasibility studies of cottage or small scale industries.

However, it will have a supplementary effect on the rural co-operative efforts already in existence and on those planned for future development.

- Charan D. Wadhva, In his paper, 'Asian economic co-operation through Intra-regional groupings' analysis that for the purpose of this paper regional economic co-operation is taken to include co-operation in three fields trade liberalisation, payments arrangements and planning of regional industry ventures. The record of Asian economic co-operation is examined in terms of co-operation at both the regional and sub regional levels considering the realities of the present situation in Asian context, it is claimed that economic cooperation through sub regional grouping alone provides the most effective and practical approach to the achievement of co-operation at the regional level.

The sub regional approach alone provides the more practical approach to achieving co-operation on a region wide basis under the present conditions in the world. The record of Asian Economic co-operation clearly noted that Asia is not a 'region' in the economic sense, the structure of production and trade among most of the countries of this region is concentrated in a few traditional commodities which are relatively inelastic in demand.

In this paper he concluded that whatever progress has been achieved so far in terms of "regional economic co-operation" has been achieved through the formation of sub regional grouping in Asia. It seems that further progress towards region-wide economic co-operation in Asia would be achieved only through the extension of the present sub-regional grouping by including more nations in their fold or by setting up new sub regional groupings of "interested" countries of the region undertaking new measures of economic co-operations

- Tushar Shah, In his book, 'Catalysing co-operation- Design of self governing organizations explained about the power of design: Sugar co-operatives as engines of economic growth. In this case study, they explored that this thesis on the basis of field

research in rural and Valsad districts the success and centrality of sugar co-operatives in south Gujarat observers emphasise the historical background of the region. The technology of sugar manufacture and the perishability and seasonality of cane production constrains the co-operative to restrict the cane supplies of its members and compels it to enforce a rigorous time schedule. Further, as the oldest base in India of the East India company. Surat was greatly exposed to outside influences which blew the winds of progress; Commerce and economic growth had been strong priorities of the people for long.

Scholars have also referred to factors which were internal to the co-operatives being responsible for high or low performance. He concluded that the success of sugar co-operatives in south Gujarat is explained by their design which enables thousands of cane growers to co-operatively own and manage a sugar factory. It has helped sugar co-operative to function as strong farmer organizations, especially under the licensing regime which built a powerful co-operative monopoly.

- B. K. Rohit and M. G. Chandrakant, In his Article, "Economic Scenario of Farmers in water Users Co-operatives Across Levels of water Governance in Cauvery Basin of Karnataka", An attempt is made in this paper to study about the water management problems. Its related to the allocation and use of water in the distribution network are fraught with poor maintenance, degraded infrastructure and lack of collective action. The role of water institutions is thus critical as the country is reaching the limit of its utilisable water resources potential. Among the factors motivating a farmer to be a member of water user Co-operatives the size of holding was the most important followed by the ratio of ground water irrigation to total irrigation. Thus, the conjunctive use of ground water and surface water forms a crucial variable to motivate the farmer as member of WVCS along with size of holding. This shows that the conjunctive use of water by farmers are relatively efficient since they pay for at least 29 percent of their total water.

2.3. Review of Literature on Primary Agricultural Co-operative Credit Societies:

- V. V. Ghanekar, In his book, "Co-operative Movement in India (1904-2004) observation and New Challenges" has described the primary structure to render efficient services to the rural units. He concluded that the co-operative credit structure which has developed. So far as agricultural finance is concerned may be said to consist of two parts, one dealing with short and medium-term credit and the other in long-term credit. The primary agricultural credit societies at the village form the base.

They federate into Central banks. Usually at the district level, which in turn federate into an apex bank serving the entire state.

The position of primary co-operatives and primary land mortgage banks. Which formed the base of term loans respectively at the end of 1946-47.

- Rattanlal Bisotra, In his book "Agricultural Development Through co-operative Banks" explain the co-operative credit in India. It mentioned that the co-operative credit societies both agricultural and non-agricultural at primary level need to be organizationally efficient and financial sound. The members of societies and membership of primary agricultural credit societies have witnessed a continuous role from the year of formation of Himachal Pradesh in 1948. In Himachal Pradesh, a state level committee under the Chairmanship of Agricultural production commissioner was set up with members, viz, the secretary co-operation, representatives of Government of India and Reserve Bank of India. Register, Presidents of the state co-operative Bank and, HIMFED. The Committee was to examine the existing system and suggest viability norm and the reorganization plan.
- S. D. Chamola and R. Hasija, In his article Trend Analysis of Primary Agricultural Credit Societies, emphasizes the primary agricultural credit societies are play a very pivotal role, in the economic development. Its continue to occupy a predominant position in the co-operative credit structure. The societies covered about 96 percent of the village as on 30th June, 1976. The Govt. made deliberate attempts to nature them to relive the farmers from the traditional burdens of debt and to promote thrift between deposits and membership showed that 1 percent increase in membership bought about 1.73 percent increases, in deposits. The progress of primary agricultural co-operative societies with respect to their membership deposits overdues share capital and loan advance in concerned.

The analysis clearly shows that 59 percent increase in deposits was accounted for by membership and 41 percent by there variables.

- Pranab Kumar Chakrabarti, In his book "Problems of Co-operative Development in India" has heighted that till the dawn of independence the Indian co-operative movement was concerned primarily with credit activities. A primary co-operative makes credit availed to the primary producers at the operational level of the system by a combination of proximity, security facility, and safety. The primary unit epitomizers the vitality of the movement in a country. The deferioration in the comparative position of the primary societies in Bengal an better be explained by means of a

comparison of the rates charged by primary credit societies to their members in Madras, Bombay and Bengal. It indicates the unevenness of the development of the agricultural credit movement in the major Indian states with a marked emphasis on West Bengal. Finally he concluded that the executive body members follow some sort of a typical parallel approach in banking the decision of the superstructure and there by in expressing inability in line with the farmer borrowers.

- Dinkar Tukaram Patil, has completed a M. Phil Dissertation “A Study of The Financial Structure of Primary agricultural co-operative credit societies (PACCS) in Sangli District” In his dissertation he has studied on the financial structure of primary agricultural co-operative societies in Sangli district for the period near about 1971-72 to 1980-81. He has studied the capital and credit structure of primary agricultural co-operative credit societies in Miraj Taluka of Sangli district, with a view to analyzing the importance of financial structure of primary agricultural co-operative credit organizations in Maharashtra. He concluded that this decade of eighties was a turning point in the agricultural development during the planned period. This period was characterized by the beginning of ‘Green revolution’ and Modernization of agriculture.
- Balishter, In his article “ Primary Agricultural Credit Co-operatives in Uttar Pradesh” has highlighted these co-operatives cater both the consumption and production credit needs of the peasants but in reality they confine to accelerate the productive capacity of the agriculturists by providing Short-term and medium term loans. An analysis of short term and medium term loans provided by these societies to different categories of members and the amount of loan advanced classified according to the size of holding revealed that the small farmers predominate among short term and medium term borrowers. It also concluded that although there has been commendable progress in the loan advances by these societies but considering the size of agricultural industry such amount is no more than a few drops for the ever increasing needs of the farming community for finance.
- Dr. Pratap Singh, In his articles “Efficiency of Supervisory control overdues in PACSS in district Patiala” analyzed the very idea behind the introduction of these institutions has not been served fully due mainly to the factors like lack of supervision over the use of loans, inadequacy of staff for supervision unsound financial position of these financing institutions, selfish interests and inadmissibly of other purpose for borrowing etc. As a consequence the recovery of credit has become unalterable

spot in the co-operative credit administered. This study has also confirmed it that as the number of societies under the charge of one supervisor increases overdues also increase. So proper supervision has a crucial role in checking the ever increasing default rate and hence making co-operative credit as an instrument of the agricultural and economic development of the country so that it serves the deserved purposes.

- Shri. S. B. Patil, In his M. Phil Dissertations, has undertaken this research to judge the performance of primary agricultural credit societies in Walwa Taluka (Tehsil). He revealed that PACCS in Sangli district, by and large, exhibited a better performance as compared to Walwa Tehasil particularly in respects of coverage, share capital, working capital and advance per society during the period under study. Therefore he conducted that position of all selected PACCS was not really comfortable in respect of overdues in as much as annual growth rates of proportion of over dues to loans outstanding fluctuations during the period under study even though the proportion of overdues to loans outstanding deteriorated during the period from 1978-79 to 1981 – 82.
- Shri S. D. Salunkhe, In his M.Phil dissertation “Co-operative Credit & Agricultural Development with Reference to Tasgaon Taluka” in his dissertation that this study is mainly based on a sample survey. There two reference period, 1983-84 while 1980-82 refers to the selection of borrowers who has received long-term co-operative credit from land Deveopment Bank, Sangli. Shri. S. D. Salunkhe Analysis that PACCS in Tasgaon Taluka showed a satisfactory performance in extending coverage as membership per society confinnously increased at annual average growth rate of 3 % PACCS in Tasgaon Taluka showed an impressive performance in regard to advances society. Finally, he concluded that there are variations in impacts in as much as average levels of income in the use of small, medium and large farmers increased by respectively Rs. 2,294, Rs. 4,346 and Rs. 5091.
- S. K. Goyal & R. N. Pandey, In their article “Trend Analysis of Primary Agricultural Co-operative Credit and Service Societies in Haryana” analysis, shows the growth rates of loans advanced, loans outstanding overdues etc. of the primary Agricultural co-operative credit and service societies (PACCS) in Haryana from the analysis of the data presented on the growth trend of certain parameters of mini banks / PACCS, it may be concluded that there was an parameters. But the highest compound growth rate was recorded for overdues which is not a healthy sign of co-operatives.

- S. V. Jagtap, In his dissertation 1989, "A Study of the Financial Structure of primary agricultural co-operative credit societies in Baramati Taluka in Pune District" has tried to study the capital and credit structure of primary agricultural co-operative credit societies in Baramati Taluka in Pune District. He studied the eight years data from 1980-1981 to 1987-1988. In his studied he says, that so me selected villages in Baramati Taluka has been studied the financial or the credit requirements of the PACCS. The success of PACCS depend on their disbursement of loans, recovery of loans etc. It is beloved that PACCS in irrigated and geographically favourable regions. Attempt is made to examine this.
- Mr. Sanjay Namdev Aswale, has completed a M. Phil dissertation "The Role of Primary credit Co-operative society in Rural Development" In his case study of the Chikhali Vividh Karyakari Vikas Seva Sansshta Maryadit, Chikali, he tried to Studied the six years right from 1984 to 1990. The performance of the society is studied for this period only, but in case of the responses received most of the figure were the estimates made by the respondents which may be consider as major limitation of the study.

Mr. S. N. Aswale Round in his case study that 54% of the total sample members belong to 0 to 2 Acres of land holding society gives marketing facilities to our produce by member farmers and also helps the village by giving financial assistance for installation of Gobbar Grass Plants. The financing made by the society include major financing for productive purposes as a result it has contributed to increamental the member farmers.

- S. K. Balasundram and Dr. D. Namasivayam, In their article "P.A.C.S. in India" emphasised the problems of the courage of exploitation by money lenders, consequent alienation of land from agricultural families to the intermediary classes of whom so were happened to be non-agriculturists was the major problems as observed in various studies. Soon after its establishment studied they concluded that a main aim of the PACS, most of them have made little progress in attracting deposits. In majority of the cases, the deposits were collected through book adjustment by carving certain pertain of loan amount. They also concluded that the PACs deals directly with individuals and tries to promote their economic and social life, necessary state policies, support and right orientation are very much required in the healthy growth of PACS.

- Dr. G. Bhaskar, Mrs. Jamuna & K. Venkat Reddy, In their article “Rural Credit Structure Performance of Dist. Co-operative Central Bank” explained the progress made in the share capital borrowing and the performance of DCB Karimnagar. It concluded that the highly distressing problem of heavy overdues and non-viability of number of PACS and co-operative structure. Lack of co-operation and active involvement from the rural masses is also one of the basic weaknesses. It also found that Another area of major concern is poor management of co-operatives, proper assessment of manpower needs, Co-operation between various agencies involved in the movement, government’s inability to meet manpower and financial needs of co-operative banks, low level of representation of weaker sections are some of the loopholes of the co-operative system.
- Yashvant Dongare and M. V. Narayana Swamy, In their article, “Performance Evaluation Model for primary agricultural credit Societies”, explain the evolutes an appropriate statistical Model to evaluate the financial performance of the primary agricultural credit societies. It is based on the empirical data gathered from in sample societies of two Taluka in the Dakshina Kannada district of Karnataka State. They considering that fund management is the basic weak link in most primary agricultural credit societies. It is imperative that they be able evaluate their performance and based on the feedback restriction their financial policies. They suggested here comes handy to the management perodicevaluation feedback and fallout activities.
- N. T. Gadade, In his Ph. D thesis, “A Study of primary agricultural Co-operative Credit Societies in Solapur District” has studied that the primary agricultural credit societies are an effective instrument to better the lot of the rural poor by providing institutional finance.

The study reveals that the gradual decline in the availability of share capital of the PACCS. As a result, the trend towards increasing dependency of the PACS on the external sources. There is no impact of PACCS. On agricultural techniques of marginal farmers. Availability of Credit facility of PACCS. There is positive change in the use of modern techniques and equipments. He also concluded that the PACCS of Solapur district work irrespective of caste, creed and religion of the office bearers and members. There is transiency in their working as they have made available information about administration and financial aspects.

- Rajesh Bhardwaj, Priyanks, Rekha Raheja, In their article, “Role of Co-operative Banks in a Agriculture Credit Organization growth and Challenges”, emphasizes that they have analysed the role of Co-operative banks in agriculture credit in India from 2001 / 2002 to 2006/2007 with the help of ACGR. He said that there are now over Rs.92,000/- payment agricultural credit societies, 367 central co-operative banks and 29 state co-operative a banks operating in India (RBI:2009). It is a remarkable achievement of co-operative credit movement in India. Total agricultural credit by co-operatives has grown from Rs-23524 Crore from 2001/2002 to Rs- 42480 crore in 2006/ 2007. The ACGR of NPAs has – 1.25 percent in that co-operative banks, -0.88 percent in District Central co-operative, Banks, -4.82 percent in Primary Agricultural Credit Societies, 6.44 percent in state co-operative. Agriculture and Rural Development Banks and 0.05 percent in primary co-operative. Agriculture and Rural Development Banks. The Study reveals that the aggregate amount of agriculture credit has increased while the share in total institutional agriculture credit has been decreased from 37.19 in 2001/2002 to 18.51 in 2006/2007 and further, found that the level of NPAs in Co-operative banks in very high as compare to other financial institutions in India. So co-operative banks should control their NPAs level for surviving in credit market of Indian in future.
- V. A. Ramchandra and S. B. Hosamani, In his article, Primary Agricultural Co-operative Credit Societies in Dharwad District of Karnataka – An Assessment”, discussed about the growth in physical performance indicators of PACCs. They analysis was undertaken with a view physical and financial variables related to the PACS. Finally they found that the compound growth rates in respect of physical and financial indicators were worked out. The growth in membership and employee was found to be positive and significant for Dharwad, Kalaghatagi Navalgund and Kundgol Taluka PACSS. The growth in loan accounts of Dharwad, Kalaghtagi and Navalgund Taluka PACCS were positive during the study period, while it was negative growth in some of PACCS of Hubli and Kungdtaluk Societies.

They also found that Growth in financial variables like overdues, recovery and profit showed positive for most of the societies. This implied that most of the societies were incurring losses.

- Prof. S.S. Gavane, In his article on, “Financial Involvement of Urban and Rural Co-operative Credit”, has faced on progress of Co-operative Societies. He concluded that Co-operative Societies have been managed efficiently and have been able to serve

their members and public in a most desirable manner. The urban Co-operative credit societies, in the state and in the country must remember that they have to face competition with big multi National Banks and the commercial Banks. He has said also that these societies therefore be vigilant in advancing loans and in no case loans, which cannot be recovered should ever be sanctioned.

- Shri. D. T. Patil, In his Ph. D thesis “Primary Agricultural co-operative Credit societies and Agricultural change in Miraj Taluka”, have explained that co-operative credit is one of the important sectors in the general co-operatives movement. In fact the need of the movement emerged with the need of credit by the farmers of the 19th century who were exploited by non-institutional credit agencies for the purpose of this study by agricultural change, it means changes in agricultural practices that emerge in the process of general economic development over sufficiently long period of time. These changes are related mainly to land utilization crop rotation cropping pattern irrigation use of manures and chemical fertilizers use of electricity, use of HYV seeds, use of insecticides and pesticides, live stock, mechanisation and innovation, all of which together level to changes in income and expenditure pattern.

In his study he concluded that the credit is one of the important inputs, which is made available by numbers of institutional and non-institutional agencies. The observation shows that the functional activities of Primary Agricultural co-operative Credit Societies mostly depends on the economic viability of primary Agricultural co-operative. The economic viability of primary co-operative credit society is comparatively higher in wet area primary Agricultural co-operative societies than dry area primary Agricultural co-operative credit society. In wet area the primary co-operative society works agricultural development and agricultural development once again help to develop the primary agricultural co-operative credit society. While in dry area due to lack of production potentials, there is a limited scope for the working of primary Agricultural co-operative credit societies.

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