

A STUDY ON HRM PRACTICES OF CO-OPERATIVE BANKS IN NAMAKKAL DISTRICT

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Abstract

Co-operative banking is a unique branch of the financial system where the ownership and operational orientations are under joint ownership of the member stakeholders as opposed to the external shareholders. The research paper discusses Human Resource Management (HRM) operations among co-operative banks in Namakkal District with a specific attention to how the human resource development mechanisms work and what organisational and HRD climate prevail in the organisation and affect the employee performance and overall organisational performance. The study uses a descriptive survey design that examined the current practices and perceptions under the natural environment. They were used both to provide the depth of analysis and contextual precision: both primary and secondary data sources have been utilised. The primary data collection was conducted using structured questionnaire handed over to the employees and secondary data was collected using academic journals and standard textbooks and official publications, as well as with the help of the records of the government. The convenience sampling method had been used and 450 employees representing all the operation branches of co-operative banks in Namakkal District were used to provide the response which would form the study population. The questionnaire structure was framed in a way that it used to determine the crucial dimensions of human resource practices such as training development motivation work environment communication and employee participation. The results of the research show that well-organised employee engagement programs are key to reinforcing organisational climate and increasing workforce commitment among the co-operative banking organisations. The research highlights the importance of the co-operative banks to strengthen human resource development models that can harmonise the employee aspirations with the organisational objectives thus ensuring sustainable organisational growth and better service delivery performance achievements.

Keywords: *Co-Operative Banks, Human Resource Management Practices, Human Resource Development Climate, Employee Engagement and Namakkal District*

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Introduction of the Study

The institutional model that conveys a socially based economic system that is based on collective ownership and democratic governance is the co-operative sector in the modern banking scene. The co-operative banks are value-based member controlled financial institutions spread widely throughout urban semi-urban and mainly rural areas where access to formal financial services is frequently limited. Their core business is not only profit making but also the economic needs of the socially and economically marginalised societies by offering comprehensive support processes of finance to them. Despite the fact that financial performance is still a significant measure of the institutional sustainability, the quality productivity and commitment of the human resources in a co-operative bank is the key element that determines the effectiveness of the bank. Turnover efficiency of the employees, in turn, is directly influenced by the construction and adoption of the right human resource development policies in the organisation. Co-operative banks have much of the staging and implementation of such policies framed by the relevant administrative authorities and this puts much responsibility on the managerial decision making processes. But still, previous literature has demonstrated that there has been a lack of emphasis on the strategic importance of employees in enhancing institutional performance and stability in the co-operative banking system (Mallikarajasappa N. L. 2014). As the Likert management effectiveness has stressed management effectiveness is in rights inseparably connected with the way how the human factors are structured as motivated and developed because the organisational outcomes are ultimately people-driven and not structure only. To achieve long-term viability and continued growth organisations in every sector should therefore make systematic investments in human resource development initiatives. This is the role of co-operatives, not to the staff only but also to the normal members who are representatives of the board and any future members who are collectively involved in institutional production and survival. The extent and degree of HRD within the co-operative banks are therefore significantly high in comparison with the commercial banking institutions where the development is usually focused on the workforce only. It is on this background that the current research is aimed at investigating the current HRD problems in co-operative banks in order to appreciate their consequences in organisational operations and the efficiency of employees.

Human Resource Development Mechanism

During the early 1970s the conceptual foundation of HRM in India was laid through the pioneering efforts of HR consultants Dr Subba Rao and Dr Uday Pareek at Larsen and Toubro. Their empirical examination of organisational functioning led to the formulation of HRD as an integrated system rather than a subsidiary extension of conventional personnel management. This approach formally established functional linkages among key people-oriented processes such as performance appraisal, employee counseling, training and career-related interventions thereby creating a cohesive developmental framework. In the initial phase the implementation of this integrated system was closely supervised by a high-level internal committee headed by a general manager which ensured strategic alignment and operational discipline. Subsequently the responsibility for execution was transferred to a dedicated HRD department marking a decisive institutional shift.

HRM is primarily concerned with the effective utilisation of human capital while Human Resource Development focuses on the continuous enhancement and qualitative transformation of that capital. Human capital in this context encompasses the collective knowledge education skills training experience and competencies possessed by employees within an organisation. HRD seeks to systematically enrich this stock of human capital in alignment with organisational needs strategic priorities and long-term objectives. McLean and McLean define HRD as any organised process or activity that has the potential either immediately or over time to improve an individual's work-related knowledge expertise productivity and satisfaction whether for personal collective organisational societal or broader human advancement (McLean and McLean 2001). This definition highlights HRD as both a developmental and motivational process that facilitates skill enhancement capability acquisition and behavioural enrichment. It places emphasis on higher-order human needs through mechanisms such as job enrichment task expansion creativity and learning autonomy. In an environment characterised by rapid technological change and competitive uncertainty HRD becomes indispensable for organisations seeking adaptability resilience and sustained relevance which can only be achieved through the efficiency and commitment of their workforce.

While the traditional personnel function concentrates on improving individual efficiency HRD extends its scope to cultivating an enabling organisational culture that nurtures growth innovation and shared values. In this regard HRD is regarded as a comprehensive approach to human development because it adopts an inward-looking orientation that continuously explores latent human potential rather than merely responding to immediate performance gaps. A defining feature that distinguishes HRD from other personnel-related functions is its focus on long-term developmental outcomes rather than short-term administrative control. The objectives of HRD are operationalised through a wide range of interrelated mechanisms including performance appraisal training potential appraisal organisational development employee counselling career planning and development job rotation transfer and promotion interpersonal relations improvement working and living condition enhancement reward and incentive systems and grievance redressal practices. These mechanisms collectively contribute to building a supportive climate that aligns individual aspirations with organisational goals.

From an organisational development perspective Beckhard emphasises that certain essential preconditions must exist before attempting the introduction of Human Resource Development particularly within cooperative institutions. These

include a genuine desire among organisational members to explore improved methods of working the presence of appropriate skills attitudes and competencies among those responsible for HRD initiatives strong support and coordination between the HRD function and key organisational actors the adoption of development methods that are feasible cost-effective and minimally resistant and the creation of awareness among employees regarding the implications of proposed changes through structured communication and participative learning processes such as seminars lectures and role-based activities (Beckhard 1969). Without these foundational elements HRD initiatives are likely to encounter resistance anxiety and limited acceptance. Therefore the success of HRD programmes depends largely on a managerial shift from fragmented periodic interventions to a holistic integrated perspective that views human development as a continuous organisational commitment rather than an isolated managerial activity.

The management of the human resource in Indian co-operative banks is determined by institutional size geographical location regulatory frame and internal governance structure but a general trend of general practices could be identified in the sector. The processes of recruitment and selection have normally been formalised to allow the induction of competent staff able to achieve both the operational and service based goals. These procedures normally include publishing of openings to the society, systematising the screening of applications, categorised interviews and both verifying of educational and professional aptitudes and credentials to make appointments to conform to organisational mandates and legal standards. In addition to recruitment co-operative banks are increasingly focusing on training and development as a tool of increasing employee capability and flexibility. Capacity-building workshops in the form of on-job training are regular and implemented in the form of workshops and professional seminars with aim of updating the employees on banking processes and regulatory changes technologically and service delivery requirements hence enhancing overall performance and level of confidence.

Another important facet of the HRM practices in co-operative banks that makes use of formal systems in the evaluation of employee input and work performance is referred to as performance management. Such systems tend to include the establishment of role-related goals periodical performance appraisal and positive feedback systems that in combination can promote accountability and developmental feedback. They also practise performance-linked recognition and rewards as a motivating factor to employees and to encourage certain behaviours. Remuneration and benefits are all parts of workforce management through which co-operative banks offer remuneration strategies that are aligned with legal regulations and organisational ability. These are usually in the form of basic salary allowances incentive schemes retirement benefits provident fund pensions, medical cover and other welfare-related benefits as a way of attracting and stabilising the workforce.

The practice of employee engagement has become a frontline issue in the co-operative sector of the banking industry because of the ever-growing appreciation of the correlation between engagement commitment and service quality by the managements. Participative communication mechanism, periodic feedback exercises, team-based exercises and formal recognition of individual and group performance are some of the engagement initiatives that are likely to benefit in creating a positive working climate. Healthy employee relations are also upheld with well formulated grievance handling procedures favourable supervisory practices and conflict resolution among the workers that foster trust and equity in the organisation. Adherence to labour laws is also an obligatory feature of HRM in co-operative banks where institutions comply with the statutory requirements in the areas of social security employee welfare and workplace rights as stipulated by the Indian labour laws to ensure that the interests of employees and organisational legitimacy would be considered.

Certainly, in recent years co-operative banks also started focusing on diversity inclusion and the wellbeing of employees as a responsible human resource governance approach. Non-discriminatory practices and equal opportunity policies, safe working environments are becoming common in HR structures to indicate the social equity principle that is inherent in the co-operative philosophy. Regulatory compliance awareness programmes and preventive practices are the means of health and safety practices in order to ensure physical and psychological wellbeing at the work place. Further, there is also succession planning, which has become a strategic HRM issue and co-operative banks have been found to identify high potential employees and expose them to developmental exposure to enable them to assume leadership roles in the future. Though the scope and complexity of these practices differ among the institutions overall response to such practices are the growing acknowledgment that human resources is becoming a key factor of sustainability and service performance in terms of the co-operative banking system.

Review of Literature

The Expert Committee on Rural Credit constituted in 2000 under the chairmanship of **Prof. V. S. Vyas** highlighted human resource development as a critical weakness affecting rural financial institutions particularly cooperative banks. The Committee observed that many institutions functioned with inadequately trained and poorly motivated personnel while staff strength often remained mismatched with operational requirements. It emphasised the necessity of conducting systematic human resource requirement studies in every state through competent professional agencies. A key recommendation stressed that chief executive officers of cooperative banks should possess professional expertise and should not be drawn on deputation from government services as such arrangements dilute accountability and managerial effectiveness (Expert Committee on Rural Credit 2000). Reinforcing this perspective the National Cooperative Policy of 2002 acknowledged the importance of developing human resources cooperative education and

training systems along with suitable technology and infrastructure to promote professional management practices across cooperative institutions (Government of India 2002).

Kumar (2003) examined the relationship between employee motivation morale and organisational efficiency in the banking sector and established that recognition of good performance and appropriate incentive mechanisms significantly enhance employee effectiveness. The study identified job rotation as a crucial motivational tool second only to physical working conditions and highlighted compensation incentives and recognition as major drivers of employee motivation. It further concluded that decentralisation of authority and participative decision-making processes were essential for sustaining motivation and improving organisational efficiency. The Task Force on Revival of Rural Cooperative Credit Institutions chaired by Prof. A. Vaidyanathan in 2005 advanced the discourse on professionalism by recommending that cooperative bank boards should include individuals with relevant professional qualifications or experience as stipulated by the Reserve Bank of India either through election or co-option with full voting rights when necessary. The Task Force also asserted that the authority to appoint chief executive officers should rest with the banks themselves rather than state governments subject to compliance with minimum qualification norms prescribed by the RBI (Vaidyanathan Committee 2005).

Das Banshree Palai and Das Kumar (2006) critically examined the functioning of cooperative societies in India and identified multiple structural and managerial deficiencies including inadequate infrastructure weak management practices excessive government dependence inactive membership irregular elections absence of robust human resource policies and a general lack of professionalism. These shortcomings were viewed as major impediments to organisational sustainability and service effectiveness. Krishnaveni and Deepa (2011) argued that effective implementation of HRD policies requires a comprehensive approach extending beyond training programmes to include career planning employee participation and transparent compensation systems. Their study underscored the importance of fostering a sense of belonging among employees and integrating them into organisational decision-making processes to enhance commitment and performance.

Parikshit and Anuj (2012) analysed the structure of HRD climate and subsystems within Indian public sector banks and concluded that well-designed HRD policies contribute significantly to the creation of a supportive organisational environment conducive to employee development and institutional growth. Extending this discussion to the cooperative banking context M. S. Patil (2016) reported significant differences in perceptions between officers and clerical staff regarding the focus of training on knowledge skill and attitude development. The study also revealed a notable inadequacy in training opportunities and indicated that a majority of employees held neutral views about the work environment suggesting that existing conditions were insufficient to effectively support HRD objectives.

Objectives of the Study

- To signify the mechanism of HRD for betterment of cooperative banks
- To analyze the prevalent organizational and HRD climate in the cooperative bank

Methodology of the Study

The study adopted a descriptive survey research design to examine prevailing human resource management practices within co-operative banks. Both primary and secondary sources of data were utilised to ensure comprehensive coverage of the research problem. Primary data were collected through a structured questionnaire designed specifically to capture employee perceptions across key human resource dimensions. Secondary data were obtained from relevant academic journals standard textbooks official publications and government records to support conceptual grounding and contextual understanding. A convenience sampling method was employed and a total of 450 respondents were included in the study. The geographical scope of the research was confined to Namakkal District and the population comprised employees working in all branches of co-operative banks operating within the district. Questionnaires were personally administered and distributed to employees to ensure clarity and completeness of responses. The instrument was framed to identify and assess variables influencing human resource practices and employee satisfaction levels within the co-operative banking environment. Responses were measured using a five-point Likert scale ranging from highly satisfied to highly dissatisfied with a neutral midpoint representing neither satisfaction nor dissatisfaction. This scale enabled systematic quantification of employee attitudes and facilitated meaningful analysis aligned with the objectives of the study.

ANALYSIS AND INTERPRETRATION

TABLE NO.1

SOCIO ECONOMIC CONDITIONS OF CO-OPERATIVE EMPLOYEES

Variables		No. of Respondents	Percentage
Age	Up to 25 years	57	12.7

	26 Years to 35 years	168	37.3
	36 years to 45 years	38	8.4
	45 years to 55 years	150	33.3
	56 years and above	37	8.2
	Total	450	100.0
Educational Qualification	10th and Matriculation	19	4.2
	+2 only	38	8.4
	+2 with Diploma	114	25.3
	Under Graduate	92	20.4
	Undergraduate with Diploma	151	33.6
	Post Graduate	36	8.0
	Total	450	100.0
Experience	Less than 5 Years	38	8.4
	5 Years to 10 Years	206	45.8
	10 Years to 15 Years	149	33.1
	15 Years to 20 Years	38	8.4
	Above 21 Years	19	4.2
	Total	450	100.0
Designation	Manager	55	12.2
	Accountant	152	33.8
	Clerk	113	25.1
	Junior Assistant	111	24.7
	Sub-Staff	19	4.2
	Total	450	100.0
Gender	Male	301	66.9
	Female	149	33.1
	Total	450	100.0
Marital Status	Married	318	70.7
	Unmarried	132	29.3
	Total	450	100.0
Religion	Hindu	264	58.7
	Christian	55	12.2
	Muslim	131	29.1
	Total	450	100.0
Number of dependents	Below 3 members	317	70.4
	4 members to 5 members	76	16.9
	Above 5 members	57	12.7
	Total	450	100.0
Monthly income	Upto Rs.10,000	129	28.7
	Rs.10,001 to Rs.20,000	114	25.3
	Rs.20,001 to Rs.30,000	95	21.1
	Rs.30,001 to Rs.40,000	76	16.9
	Above Rs.40,000	36	8.0
	Total	450	100.0
Number of	Never	244	54.2

promotions	Once	131	29.1
	Twice	56	12.4
	Thrice	19	4.2
	Total	450	100.0

Source: Primary Data

It is clear that the respondents belong to the age group of upto 25 years (12.7 per cent), 26 years to 35 years (37.3 percent) 36 years to 45 years (8.4 per cent) 45 years to 55 years (33.3 percent) and above 56 years (8.2 percent). Maximum of the respondents belong to the age group of 26 to 35 years (37.3 percent).

It is clear that the educational level of the respondents is 10th and Matriculation(4.2 per cent), +2 HSC level (8.4 per cent), HSC and Diploma level (25.3 percent), Under Graduate (20.4 per cent) undergraduate with diploma (33.6 per cent). Majority of the respondents belong to the undergraduate with diploma (33.6 per cent).

It is clear that 8.4 percent of the respondents are less than 5 years, 45.8 per cent of the respondents have 5 years to 10 years, 33.1 per cent of the respondents have 10 Years to 15 Years,

It is clear that the respondent Occupational level of the respondents is manager (12.2 percent), Accountant (33.8 percent), Clerk (25.1 per cent), Junior Assistant (24.7 per cent) and Sub staff (4.2 per cent). Maximum of the respondents belong to the occupational status of Accountant (33.8 percent).

It is clear that 66.9 percent of the respondents are male and 33.1 percent of the respondents are female. The majority of the respondents are male (66.9 per cent).

It is clear that 70.7 percent of the respondents are married and 29.3 percent of the respondents are unmarried. Majority of the respondents are married (70.7 per cent).

It is clear that 58.7 percent of the respondents are hindu, 12.2 per cent of the respondents are Christian and 29.1 percent of the respondents are Muslim. Majority of the respondents are Hindu (58.7 per cent).

It is clear that the family size of the respondent is below three members (70.4 per cent), four members to 5 members (16.9 per cent), and above five members (12.7 per cent). Maximum of the respondents belong to the family size of below 3 members (70.4 per cent).

It is clear that the monthly income of the respondents is to upto Rs. 10,000 (28.7 per cent), Rs.10,001 to Rs. 20,000 (25.3 per cent), Rs. 20,001 to Rs.30,000 (21.1 percent), Rs.30,001 to Rs. 40,000 (16.9 percent) and above Rs.40,000 (8 percent). Maximum of the respondent's monthly income is less than 10000 (28.7 per cent).

It is clear that the number of the promotion respondent is never got promotion (54.2 percent), one time promotion (29.1 percent), Two time of promotion (12.4 percent), and three time got promotion (4.2 percent). Maximum of the respondents never got promotion (54.2 percent).

Null Hypothesis: There is no relationship between human resource management practices and overall opinion on co-operative bank employees.

TABLE NO - 4.33

HRM Practices of Co-Operative Bank– ANOVA

S. No.	HRM PRACTICES	Knowledge of co-operative bank		
		F-Value	P-Value	S/NS
1	Sources of recruitment	5.681	0.000**	S
2	Method of selection	21.855	0.000**	S
3	Performance appraisal	3.057	0.104	NS
4	Promotion	13.13	0.000**	S
5	Training programme	11.061	0.000**	S
6	Incentive	3.71	0.034*	S
7	Type of incentive	17.903	0.000**	S
8	Welfare facilities	12.192	0.000**	S

Source: Primary Data ** $P < 0.01$ * $P < 0.05$ S-Significant NS – Not significant

The results derived from the F-test indicate that the obtained p-value of .000 is lower than both the 0.01 and 0.05 significance thresholds thereby confirming statistical significance at the one percent and five percent levels. On the basis of this outcome the null hypothesis was rejected and the alternative hypothesis was accepted for all examined personal factors with the sole exception of working experience. The analysis further establishes that personal characteristics demonstrate a statistically significant association with overall opinion regarding co-operative banks while human

resource management practices do not exhibit a comparable level of influence. This finding suggests that individual attributes play a more decisive role in shaping employee perceptions than certain organisational practice dimensions within the co-operative banking context.

Suggestions of the Study

1. Suggestions human resource management (HRM) practices in cooperative banks in India can lead to enhanced employee performance, increased employee engagement, and ultimately better organizational outcomes. Here are some potential areas for improvement in HRM practices for cooperative banks in India:
2. **Talent Acquisition:** Cooperative banks can focus on improving their recruitment and selection processes to attract and hire the right talent. This may involve conducting thorough job analysis to identify the skills and competencies required for each role, streamlining the recruitment process, and using various channels for talent sourcing, such as online job portals, social media, and employee referrals. Implementing structured and unbiased selection processes, including assessments and interviews, can also help ensure that the best-fit candidates are hired.
3. **Training and Development:** Cooperative banks can invest in comprehensive training and development programs for their employees to enhance their skills and knowledge. This may include a mix of on-the-job training, classroom training, workshops, e-learning, and mentoring programs. Customized training programs aligned with the bank's business goals and employees' career aspirations can help employees acquire new skills, stay updated with industry trends, and enhance their performance.
4. **Performance Management:** Cooperative banks can implement effective performance management systems that include clear performance goals, regular performance feedback, and fair performance evaluations. This can help align employees' performance with the bank's strategic objectives and provide them with constructive feedback to improve their performance. Recognizing and rewarding high performers can also boost employee motivation and engagement.
5. **Employee Engagement:** Cooperative banks can focus on employee engagement initiatives to create a positive work environment and foster a culture of inclusion and collaboration. This may include conducting employee engagement surveys, organizing team-building activities, promoting open communication channels, and recognizing and celebrating employee achievements. Regular feedback mechanisms, employee involvement in decision-making processes, and opportunities for employee voice can contribute to higher employee engagement levels.
6. **Compensation and Benefits:** Cooperative banks can review and update their compensation and benefits policies to ensure they are competitive in the market and aligned with industry standards. Conducting regular benchmarking studies to compare compensation packages with industry peers can help identify areas of improvement. Additionally, providing performance-based incentives and rewards can motivate employees to perform better and contribute to the bank's success.
7. **Leadership Development:** Cooperative banks can focus on leadership development programs to groom future leaders within the organization. This may include identifying high-potential employees, providing them with mentoring and coaching, and offering leadership development programs to enhance their leadership skills. Developing a strong leadership pipeline can ensure a smooth transition of leadership positions and contribute to the bank's long-term success.
8. **Employee Well-being:** Cooperative banks can promote employee well-being by providing a safe and healthy work environment, promoting work-life balance, and offering employee assistance programs. Employee well-being initiatives, such as wellness programs, flexible work arrangements, and policies that support work-life integration, can contribute to higher employee satisfaction, engagement, and productivity.
9. **Compliance and Diversity:** Ensuring compliance with labor laws and promoting diversity and inclusion can also be areas of improvement for HRM practices in cooperative banks. Regular audits to ensure compliance with labor laws and regulations, diversity and inclusion training, and policies that promote a diverse and inclusive work environment can foster a positive and inclusive organizational culture.
10. **Employee Recognition:** Implementing effective employee recognition programs can help boost employee morale and motivation. Recognizing and rewarding employees for their contributions, achievements, and exceptional performance can create a positive work environment and reinforce desired behaviors.
11. **Employee Feedback and Grievance Handling:** Establishing a robust feedback and grievance handling mechanism can enable employees to express their concerns, suggestions, and feedback. Timely resolution of employee grievances and feedback can help improve employee satisfaction, engagement, and trust in the organization.

Conclusion of the Study

An effective performance appraisal system should be designed with human resource development as its central foundation rather than functioning merely as an evaluative mechanism. Such a system must be actively utilised as a strategic tool for performance enhancement through the identification of employee training requirements and the systematic strengthening of work-related competencies. Transparency in appraisal procedures contributes to the development of constructive relationships among colleagues and helps minimise informal communication networks that

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often generate uncertainty and mistrust. While employees may form assumptions regarding the criteria on which their performance is assessed based on assigned responsibilities it is essential that appraisal parameters are clearly communicated in advance so that evaluation outcomes do not create anxiety or perceived unpredictability. Meaningful participation of employees' at all hierarchical levels from managerial personnel to clerical staff should be ensured during the review process as appraisal outcomes have implications for the entire workforce. Clearly defined performance objectives structured feedback mechanisms and transparent systems governing promotion transfer and career progression enable employees to recognise their value within the organisation. This recognition enhances commitment motivation and willingness to perform effectively thereby contributing directly to the achievement of organisational strategies and sustained institutional growth.

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