

PERSONNEL MANAGEMENT PRACTICES IN THE CO-OPERATIVE SECTOR IN KERALA

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SOCIAL SCIENCES

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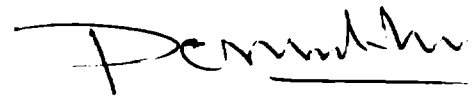
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DECLARATION

I declare that this thesis is the record of bona fide research work carried out by me under the supervision of Dr. C. M. George, Professor, School of Management Studies, Cochin University of Science and Technology, Cochin-22. I further declare that, this thesis has not previously formed the basis for the award of any degree, diploma, associateship, fellowship or other similar title of recognition.

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Certified that the thesis, "*Personnel Management Practices in the Co-operative Sector in Kerala*" is the record of *bona fide* research carried out by *Mr. P. C. Mathew* under my supervision. The thesis is worth submitting for the degree of *Doctor of Philosophy in Management*.

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INTRODUCTION

CHAPTER I

INTRODUCTION

i. Background:

Excellence in management is never an accident. Excellence is the product of effectiveness and efficiency. Effectiveness concerns with the extent of realising the organizational goals, while efficiency refers to economics. In a business organization, where finance is not a limitation, effectiveness could be the maximum at any cost. But, as finance is always a scarce resource in any business organization, the organizational/managerial effectiveness is always constrained by economics. Effectiveness forms the foundation for success, while efficiency is the minimum requisite condition for survival and growth, after success has been achieved. In sum, effectiveness means, how well the goal is accomplished, efficiency means, how economically the goal is accomplished and productivity is the ratio between output of wealth on the input of resources used in production.

Organizational effectiveness is again a cumulative effect brought out by managing effectively, production, finance, marketing and personnel. Effectiveness is one of the vital measures of managerial performance and it represents a desirable attribute in all organizations. Assessing effectiveness involves not only a quantitative search in terms of productivity income,

profit etc., but also a qualitative search for developing right work ethics and attitude towards effective performance.

For higher organizational effectiveness, machines, technologies, procedures and systems are no doubt important; but, what is more important is the quality of the individual behind them and his/her motivation and morale. Needless, to mention therefore, that the personnel have always been the key resources in any organization.

Managing the human assets in any organization is a far more difficult proposition than managing the physical and the financial assets. It is known from time immemorial that human resources, if properly managed, may achieve unlimited progress.

There is enough evidence to show that in many organizations, human resources are under-utilised. Poor planning, setting up of unachievable targets, inability to foresee obstacles and setbacks and effective removal of the same, poor union-management relations, low commitment to work, mistrust between the management and the labour, excessive supervisory levels of hierarchy, resistance to change are all some of the deficiencies associated with the human resources management (HRM). Personnel management and the traditional management of industrial relations are not sufficient to unleash the considerably untapped human potential in the organizations. Therefore, there exists the need to have a fresh approach to

HRM, primarily addressed to two vital questions¹; namely, (i) how to minimise frustration of people at the work place and create conditions conducive for good work? and (ii) how to unleash the productive energies of the staff for accomplishing the growth objectives of the organization?

India's human resources, have proved to be the most difficult to manage, as there are many recurring problems in constructively exploiting their full potential. These problems can be broadly classified into three major categories²; namely (i) individuals and their growing expectations, (ii) groups and their inability to mesh as a team and (iii) the collective bargaining power generated through militant trade unions.

In the changing context of technological environment, it becomes essential to understand the total organizational management system and its relation to the environment. These may include four major components³; namely, (i) the tasks which the organization sets for itself, (ii) the structure which should achieve that task, (iii) the technology to meet the challenges of

1. Varadan, M.S.S., "Getting the Most from Human Assets", The Hindu, April 9, 1986, p.18.
2. Varadan, M.S.S., "Integrative Approaches for Effective Human Resource Management", The Hindu, October 25, 1990, p.18
3. Nambiar, K.P.P., "Managing Human Assets - A profession in Transition", Personnel Today, Vol.7, No.1, 1986, pp. 5-8.

the present and the future and (iv) the people in the organization to face those challenges.

The human resources system is the principal sub-system of any organization. Probably, this might be the reason why Drucker⁴ remarked that, "the human resource the whole man - was of all resources entrusted to man, the most productive, the most versatile and the most resourceful". It has now been universally acknowledged that the most valuable asset of any organization is its high caliber personnel. The only difference between one organization and another is the performance of the people. Attracting and retaining the best people in an organization continues to be a serious challenge. That is why, among the three components of development; namely, men, money and materials, man, the human resource, is considered to be the major factor in influencing the quantity and the quality of output. This is more so in the case of co-operative organizations, because they are the associations of people and not of materials.

ii. Problem Focus:

Co-operatives, as a form of business organization, are involved in a wide variety of enterprises from very simple ones

4 Drucker, Peter F., The Practice of Management, Allied Publishing Private Ltd., Bombay, 1985, pp. 262-263.

to very complex ones and are expected to compete effectively with well-established organizations in the private as well as the public sectors which may have preferential treatment and patronage.

Any form of business organization, for that matter must be managed effectively and efficiently, so as to realise its goals and hence, the co-operative enterprises are not the exceptions. Enlightened co-operative management will certainly recognize the fact that the scientific management principles have to be applied within the framework of what may be called the co-operative philosophy. Dubashi⁵ also viewed that, a sound co-operative management must be based on the scientific management practices.

Most of the responsibilities for human resources management were earlier placed primarily with personnel departments and were only of tangential interest to the line manager, who was satisfied with keeping people happy and was mainly interested in production or sales. This perception is getting changed in recent years. Present day managers identify various personnel problems as their most important concerns which require immediate solutions. Today's managers in every department and at every level of the organization are the human resources managers and

5 Dubashi, P.R., in the Foreword to Personnel Administration Practices in India, Rudrabasavaraj, M.N., Vaikunth Mehta National Institute of Co-operative Management, Pune, 1969.

they begin to realise the fact that the personnel management is not the exclusive domain of the personnel department alone⁶.

In the co-operative sector, the personnel management function has assumed strategic importance in recent years. In the tiny primary co-operatives, where the employment is confined to a few people, the relationship is bound to be informal and personalised. On the other hand, in the larger co-operative organizations like super-markets, processing industries, marketing co-operatives and banks, the matter of personnel management has assumed greater significance. In a co-operative setting, the methods and techniques to be adopted in solving personnel management problems have to be typically in a co-operative style, which is conditioned by the following factors⁷:

- (i) Co-operative ideology is always opposed to any form of exploitation and is committed to justice and equity;
- (ii) Co-operatives emerged in several countries as a working class movement. The character of the co-operative movement is such that it has to strive for cordial relationship with the employees; and
- (iii) Co-operation, as a movement, is not confined to narrow economic objectives. It is a social, economic and moral movement committed to human welfare.

6 Joshi, Alok and Veer Krishna, "Personnel Management- A Beacon to the Future", Personnel Today, Vol.11, No.1, 1990, pp.13-19.

7 Kulanaiswamy, V., Principles and Practices of Co-operative Management, 1987, July Edn., Rainbow Publications, Coimbatore, p.214.

Co-operative enterprises have registered phenomenal successes in the more competitive economies such as Japan, South Korea, Netherlands and West Germany. On the other hand, in India, it has been said that the co-operatives have failed and are yet to succeed. Therefore, it may be desirable and useful at this stage to look into the reasons for the weaknesses of the co-operative system in India. The co-operative movement in India, is more of State-sponsored and State-patronised⁸. Further, it opened the "flood gates" for excessive intervention by the government in the affairs of the co-operatives and hence, the authentic non-official leadership along with democratic management disappeared altogether, thereby losing the spirit of co-operation in India.

The progressive officialisation of the co-operatives, making them as totally Government-directed organizations, has distorted the principles of self-government and federalism in co-operatives and their politicisation in the last few decades has caused even greater damage to the system. The Committee to Review Arrangements For Institutional Credit For Agriculture And Rural Development (CRAFICARD) in their report emphasised the need for depoliticisation of the co-operative credit system. Similarly, the Venkatappiah Committee in its report on the Role of National

8 Reserve Bank of India, A Review of the Agricultural Credit System in India, Report of the Agricultural Credit Review Committee, Bombay, 1989, pp. 168-69.

Co-operative Societies, recommended depoliticisation of co-operatives. In both the cases, the term politicisation has been used with reference to the management of the institutions⁹.

Personnel management is a multi-dimensional and multi-disciplinary management function. As the co-operative sector is being strengthened consciously by the policy makers, its growth creates vast potential for efficiency and effectiveness. The co-operatives are proving to be a good source of rural employment. The factors contributing to the rapid progress of co-operatives in the recent years are the policy, financial, legislative and administrative supports extended by the state and the emergence of the State and National level Co-operative Federations for providing guidance and financial, technical and business support to the primary co-operatives. Besides the increase in number, the co-operatives have also been exhibiting a trend in diversification of co-operative services requiring more and more specialists, experts and technical/skilled labour to execute their economic and social development programmes. But, the structure of the co-operative service has failed to respond to this challenge, through inadequate attention in the management of personnel either from the government or by co-operative leadership.

9 Ibid., p.181.

The co-operative scenario in Kerala State is not much different from that of the national scene. Further, the question arises as to how far the personnel in the co-operative organizations are effectively managed in order to realise the organizational objectives? It is towards answering this question that, the present study has been taken up in the Kerala State.

iii. Objectives:

The overall objective of the study, is to assess the extent application of the modern personnel management concepts/practices in the co-operative organizations in the Kerala State. The specific objectives of the study are:

- (i) to assess the effectiveness of the various personnel management practices followed in the co-operative sector;
- (ii) to analyse the nature and extent of compensating the employees in the co-operatives;
- (iii) to measure the level of job satisfaction derived by the employees;
- (iv) to evaluate the industrial relations, existing in the co-operative organizations; and
- (v) to suggest, if found necessary, ways and means of toning up the personnel management practices followed in the co-operative sector in Kerala.

iv. Hypotheses:

Based on the above background, the following hypotheses have been formulated.

- (i) Modern personnel management practices have not been operationalised effectively so far, in the co-operative organizations in Kerala.
- (ii) The personnel in the co-operatives are not adequately compensated.
- (iii) Job satisfaction can be increased by giving adequate attention to modern personnel policies and practices in the co-operatives.
- (iv) Employer-employee relations can be improved by giving adequate attention to personnel policies and practices in co-operatives.
- (v) There exists, scope for improving the personnel management practices followed in the co-operative organizations in Kerala.

v. Scope and Limitations of the Study:

The results of the present study would shed light on the nature and extent of application of modern personnel management practices and outline the needed strategy in personnel management in the co-operative sector. The findings of the study, therefore, would perhaps help the executives in the organizations studied, to tone up the effectiveness of the personnel management practices through the application of modern personnel management

tools and techniques. The results would also help the top-level executives, in formulating appropriate personnel management policies in the sector studied. It may also explode the myth of Governments, that once a co-operative unit is set up, everything will function optimally even without periodic reviews. The results of the study, are likely to help the Government to review its control mechanisms as much as they relate to personnel and allow flexibility for experimentation, wherever managements are innovative in their concepts and practices. It is also hoped to fill the existing 'knowledge gap' in the field of personnel management in the large-sized co-operatives in Kerala.

The responses obtained from the sample respondents at the various hierarchical levels in the sample organizations were gathered from their perceptions and experiences, which were based on their memories. Therefore, the perceptual distortions, variational experiences and recall bias of the individual respondents may limit the generalisations to a considerable degree. Hence, the generalisations of the findings and their applications to other similar co-operative organizations in the Kerala State or elsewhere in the country, should be made with utmost caution. However, the data collected from the records of the organizations are likely to be comparable to their counterparts in other states, and generalisations made herein, therefore, can be extrapolated to situations elsewhere. However, care is taken to see that, only scientifically sound

interpretations are pursued and conclusions derived in this study.

vi. Plan of the Thesis:

The thesis is presented under the following six chapters and the details in each are also outlined.

- Chapter I INTRODUCTION: Background, problem focus, objectives, hypotheses, scope and limitations of the study and plan of the thesis.
- Chapter II CONCEPTS AND REVIEW OF LITERATURE: Review of the concepts pertaining to the present study, related past studies and conceptualisation for the present study.
- Chapter III MATERIALS AND METHODS: Sampling design, methods of data collection and methods of analysis.
- Chapter IV DESCRIPTION OF THE STUDY AREA AND PROFILE OF THE SAMPLE FEDERATIONS: Description of the area studied and description of the sample federations.
- Chapter V RESULTS AND DISCUSSION: Basic characteristics of the sample, manpower planning, recruitment and selection, training, promotion, transfer, performance appraisal policies, communication system, industrial relations, compensating the work force, employee morale and job satisfaction, problems and suggestions, opinions of the chief executives and functional analysis.
- Chapter VI SUMMARY, CONCLUSION AND POLICY IMPLICATIONS: Findings of the study are summarised and conclusions are drawn. The policy implications are also indicated.

CONCEPTS AND REVIEW OF LITERATURE

CHAPTER II

CONCEPTS AND REVIEW OF LITERATURE

This chapter reviews the theoretical perspective of the concepts used in the present study and the related past studies. An attempt has also been made to conceptualise the issues that are covered in the present study. A review of this nature is a pre-requisite, not only for sharpening the methodology, but also for conducting the study as well as for drawing meaningful inferences from the results obtained from the present study. First it has been attempted to review the literature concerning the importance of personnel management in co-operatives. Subsequently, individual concepts pertaining to personnel management have been reviewed.

i. Personnel Managemet in Co-operatives:

For the successful functioning of the co-operatives, effective personnel management is a pre-requisite. Hence, an attempt to review the available literature concerning the importance of effective personnel management is being made herein.

There is unanimity among authors of the literature on the subject that there is inadequate appreciation among managers of co-operatives about the importance of personnel management functions. This is evident from the views expressed by the authors, chronologically given hereunder.

The All-India Rural Credit Survey Committee¹ pointed out the possibility of rectifying a very serious weakness of the co-operative movement, namely, the staff which, broadly speaking, was inadequate, ill-qualified and poorly paid.

Rudrabasavaraj² an authority on personnel management in co-operatives observed that the top management in the co-operative organizations should encourage and support the evolution of sound personnel policies and programmes through competent personnel expertise. Modern personnel administration was yet to make its impact in the co-operative organizations.

Menon³ concluded that there was wide scope for personnel research, which was not taken care of until recently. Recognition and acceptance of the same were still to be achieved by this profession. Even many of the personnel specialists had no idea on the scope of their professional functions.

1 Reserve Bank of India, Report of the All-India Rural Credit Survey Committee, Vol. II, Bombay, 1954, p. 458.

2 Rudrabasavaraj, M.N., Personnel Administration Practices in India, Vaikunth Mehta National Institute of Co-operative Management, Pune, 1969, p. 95.

3 Menon, A. Aravindaksha, "Structure and Functions of Personnel Departments in the Industrial Units of Alwaye - Ernakulam Region", (unpublished M.B.A. Project report University of Cochin, School of Management Studies, 1973), pp. 76-78.

Mills⁴ described human resources development approach as the process concerned with the organizing (or re-organizing) and designing (or re-designing) of line function, people and the machines involved in the production of goods and or services.

Dharia⁵ pointed out that the co-operative institutions in the country were yet to develop systematic personnel policy. There were no arrangements for long-term manpower planning and consequently for staff development, while Kamat⁶ stressed the need for adoption of modern personnel administration and management practices in co-operatives and felt that the careful handling of personnel would give much better results.

According to Kamat⁷, exchange of information and ideas through effective communication system was the crying need in the co-operative sector. A careful selection of managerial personnel would give much better results to the co-operatives and their members. Proper induction programmes for the new recruits, ideal

4 Mills, T., "Human Resources - Why the New Concern" - Harvard Business Review, 53 (2), March - April, 1975 p. 125.

5 Dharia Mohan, "Management of Human Resources Vital for Co-operative Sector", Co-operative News Digest, June, 1978, pp.94-95.

6 Kamat, G.S., New Dimensions of Co-operative Management, Himalaya Publishing House, New Delhi, 1978, pp. 177-78.

7 Ibid.

wage administration practices and proper grievances redressal procedures could go a long way in improving the productivity of the human resource in any organization.

Goel and Goel⁸ evaluated the administration of personnel in co-operatives and found various deficiencies in their personnel policies such as haphazard growth in the number of co-operative personnel rather than in the development of a total personnel system, geared towards clarity of duties and responsibilities of the personnel staff. Lack of such an approach resulted in ambiguities and non-publicity of vacancies in the system.

Shaikh⁹ conducted a study on the personnel administration practices in 20 urban co-operative banks and found that the manpower planning was restricted to their present requirements and its future aspect was totally overlooked. He further concluded that, the very purpose of personnel management was to assure procurement, retainment and development of people who could contribute to the success and growth of business enterprises¹⁰.

8 Goel, S.L. and Goel, B.B., Administration of Personnel in Co-operatives, Sterling Publications Pvt. Ltd., New Delhi, 1979, pp. 10-11.

9 Shaikh S. Taiyab, Personnel Administration Practices in Urban Co-operative Banks, Coimbatore, 1982, pp. 201-205.

10 Ibid., p. 199.

Datta¹¹ considered participative goal setting together with human resource management as the basic approach to tackle the emerging personnel dynamics.

Venkatachalam¹² observed that out of more than 10,000 institutions under co-operative fold in Tamil Nadu, only a fraction of them like the Central Co-operative Banks, Sugar Co-operatives and Spinning Co-operatives had the opportunity for practising effective personnel management values.

Sah¹³ pointed out that the management of co-operatives which achieved a certain developmental stage, was ignorant of the scientific knowledge of personnel functions in general.

Sah's¹⁴ observation was quite revealing. He observed that co-operatives in general did not have a separate personnel department. The tendency in the co-operative enterprise was that the chief executive either through his personnel staff or recruitment committee, took upon himself the responsibilities of personnel management.

11 Datta S.K., "Personnel Dynamics in the Eighties", State Bank of India Monthly Review, Volume XXII, No.7, July 1983, p. 284.

12 Venkatachalam, E., "Personnel Management in Co-operatives," The Tamil Nadu Journal of Co-operation, Vol. 75, March - April, 1984, pp. 9-12.

13 Sah A.K., Functional Management for the Co-operatives, Rainbow Publications, Coimbatore, 1986, p. 12.

14 Ibid., p. 17.

Billimoria¹⁵ emphasised the planning and development of the organization's human resources and structures as opposed to mere pre-occupation with record keeping and negotiations.

Varandhani¹⁶ observed that the Indian worker was not having a sense of commitment with the organization. He was suffering from poverty, lived on the margin of living standard, poorly educated and insufficiently trained. These conditions reflected themselves in low productivity, poor performance, a high percentage of absenteeism and glaring indiscipline.

According to the International Labour Organization¹⁷ (I.L.O.), the co-operative movement which existed to make a contribution to human welfare, had always been aware that in serving the needs of its members, it would not neglect those of its staff so that their treatment, could at least be comparable to that of the best private employers.

- 15 Billimoria R.P., "Personnel Management - A Systems Approach Towards New Industrial Scene," Productivity News Vol. 25, No.10, December, 1987, p.3.
- 16 Varandhani G., Workers' Participation in Management With Special Reference to India, Deep and Deep Publications, New Delhi, 1987, p. 96.
- 17 International Labour Organization, Geneva, Co-operative Management and Administration, Second (revised) edition, Oxford & IBH Publishing Co. Pvt. Ltd., New Delhi, 1988, p.44.

According to the I.L.O.¹⁸, larger co-operatives in particular, confronted with dual challenges of (a) elaborating the policies and rules necessary for the appropriate planning, organizing, co-ordinating and controlling the work done by their numerous employees and (b) administering such rules and policies in keeping with the spirit of co-operation among equals, inspired the origins of the co-operative movement.

The I.L.O.¹⁹ observed that, whatever be the organization, personnel management must play a basic role in assisting management to run the co-operative in such a way that, both the organization and its members would benefit by way of improved delivery of services.

According to the I.L.O.²⁰, a personnel policy contrary to the philosophy of co-operation might in the long run sap the vitality of the movement.

Oza²¹ criticised the government policy of confining human resources development to large-scale industries during the first two decades of planning in India. No serious attention was paid

18 Ibid.

19 Ibid., p.45.

20 Ibid.

21 Oza, A.N., "Integrated Entrepreneurship Development Programmes - The Indian Experience", Economic and Political Weekly, Vol. XXIII, No. 22, May 28, 1988, pp. 73-74.

to the development of human resources, required to promote the growth of small and cottage industries.

Akhilesh and Sekar²² in their study of 402 Corporate Members of the National Institute of Personnel Management, revealed that the lack of top management support was the primary hurdle, that faced the human resources profession for establishing an effective personnel system.

The International Co-operative Alliance²³ (I.C.A) indicated that the purpose of the personnel services and the policies guiding them was to recruit, develop, motivate and retain qualified, responsible, loyal and disciplined staff within a co-operative organization.

Nair²⁴ pointed out that the co-operative business needed a corps of skilled and competent managers to administer it. He added that, well paid managers under policies laid down by the directors and working on behalf of the members were largely

22 Akhilesh K.B, and Sekar R., Personnel Profession in Transition, National Institute of Personnel Management, Willy Eastern Limited, Calcutta, 1990, p. 49.

23 International Co-operative Alliance, Modern Personnel Policies - A Model for Co-operative Organizations, Moshi, Tanzania, 1990, p. 1.

24 Nair T. Govindankutty, "Professional Management and Co-operatives", State Co-operative Union, Trivandrum, Paper presented at the Fourth Kerala Co-operative Congress, 1990, Kozhikode from 26 to 28 May, pp. 3-4.

responsible for the commercial success of the competitive business.

Raja²⁵ pointed out that the co-operative movement in Kerala had grown as the people's movement, where it operated in more than forty sectors in the State. He further opined that in co-operatives, more importance would have to be given to the people and not to the laws governing them.

Ramakrishnan²⁶ pointed out the need for introducing principles of scientific management in co-operative institutions. He also indicated the importance of efficient and effective management in all types of co-operatives, irrespective of their sizes.

Indicating the importance of better relationship between the authority and the workers, Srinivasan²⁷ opined that a labourer was not a machine, nor he was a cog in the wheel, but he was replete with a lot of human attributes such as ambitions,

25 Raja P.K.M., "Co-operative Societies and Democratic Management", State Co-operative Union, Paper presented at the Fourth Kerala Co-operative Congress, 1990, Kozhikode from 26 to 28 May, pp. 10-11.

26 Ramakrishnan T.K., "Presidential Address", State Co-operative Union, Trivandrum, Fourth Kerala Co-operative Congress 1990, Kozhikode from 26 to 28 May, pp. 12-14.

27 Srinivasan, T., "Personality of workers on Industrial Relations", The Tamil Nadu Journal of Co-operation, Vol. 82 No.7, October, 1990, p. 407.

motives, hopes, fears, desires and needs. Love and respect were the things which he really wanted.

Vasiukhina²⁸ pointed out that, despite the impressive gains which women had achieved over many years of struggle, they still did not occupy a worthy place in the co-operative movement in most countries.

According to Ray²⁹, the great objective of human resource management was to contribute towards the realisation of organizational goals.

Review of the literature on personnel management in co-operatives revealed that, the co-operatives are yet to travel a long way to reach the desired levels in personnel policies and practices. For the conduct of the present study, personnel management in co-operatives is defined as that part of management which is directly concerned with the efficient and effective performance of the entire personnel belonging to a co-operative organization. Personnel management, therefore, should aim at creating conditions under which each individual employee would not only give maximum job performance, but will also have maximum job satisfaction.

28 Vasiukhina, Y. "A pressing problem", Centrosoyus Review, January - February, 1990, p. 34.

29 Ray Sanjay, "Emerging Issues of Human Resource Management as Distinct from Traditional Personnel Management", Personnel Today, vol. 11, No. 4, January - March 1991, p. 19.

ii. Manpower Planning, Recruitment and Selection:

Manpower planning, recruitment and selection constitute the essence of personnel management and the literature on the same is reviewed below.

According to Sinha and Sahaya³⁰, the functions of a personnel department in a co-operative organization were to recruit and maintain the right quality and right number of personnel to assist in maintaining a balance between the overall needs of the organization and individual needs of the employees and to assist the management in discharging the responsibilities.

Elayath³¹ felt that the common cadres system was expected to adopt scientific management by providing professional managers on a continuous basis to user institutions.

Mehta³² pointed out that, the co-operative land development banks would have to resort to scientific manpower planning so that each land bank might be able to put the right number and

30 Sinha S. K. and Sahaya R., Management of Co-operative Enterprises (Principles and Practices), National Council for Co-operative Training (National Co-operative Union of India) New Delhi, 1981 p. 149.

31 Elayath, K.M.N., "Management of Personnel in Co-operatives - An Essential Pre-requisite", Co-operative News Digest, October, 1981, pp. 187-90.

32 Mehta S.C., "Manpower Planning in Land Banks", Discussion Paper in Seminar on Manpower Planning and Development in Land Development Banks, (Mimeo) June, 21-23, Pune, 1983, pp. 11-18.

right kind of personnel at their places at the right time engaged in economically optimum tasks.

Agarwal³³ conducted a critical evaluation of the staffing policies and practices in urban co-operative banks and concluded that the existing staffing policies were inimical to their efficient functioning. He also recommended for the caderisation of the employees of all the co-operative banking institutions into a "Co-operative Banking Service" for improving their effectiveness and efficiency.

Krishnaswami³⁴ pointed out that, in the management techniques adopted in co-operatives for various human resources management functions like manpower planning, recruitment, selection, compensation, promotion etc., the social, psychological and economic factors of co-operative employers were some of the issues to be researched in human resources management.

Rao³⁵ pointed out that, there was hardly any committee or commission or study group or congress relating to co-operative

33 Agarwal R.D., "Staffing Policies and Practices in Urban Co-operative Banks", Co-operative Perspective, vol. 19, No. 3, October - December, 1984, pp. 9-12.

34 Krishnaswami, O.R. "Issues for Research in Co-operative Management", Sahakarita Samsodhan, Vol.2, No.1, July-December, 1986, pp. 64-67.

35 Rao, M. Kutumba, "Professionalisation of Co-operative Management - Precept and Practice", The Tamil Nadu Journal of Co-operation, Vol. 79, March, 1988, No.9, p. 552.

movement, which did not lay stress on business efficiency since the 1950's. The urge for professional management in co-operatives was evident from the emphasis on the creation of management cadres, better pay and service conditions, relevant training and development of personnel, application of modern management practices and techniques.

The I.C.A., pointed out that, the main purpose of the induction programme was to enable the employee to function effectively and as quickly as possible³⁶.

About recruitment, the I.C.A.³⁷ further pointed out that the co-operative organization should recruit and hire the staff only on the basis of qualifications.

According to Nair³⁸, selection of managers was more important than training and whatever training was given would be mainly along practical lines.

Ramakrishnan³⁹ argued that, it was the prime duty of the management to see that the capital and the human resources were put to their best use. He also pointed out that, the majority of the complaints received by him were about personnel matters

36. International Co-operative Alliance, op. cit., p. 12.

37 Ibid., p. 2.

38 Nair T. Govindankutty, op. cit., p. 4.

39 Ramakrishnan T.K., op. cit., pp. 13-14.

namely recruitment, selection, promotion and violation of the Co-operative Act, Rules etc.

Ray⁴⁰ pointed out that the importance of career planning was due to further rising concern for quality of work life and for personal life planning, rising educational levels and occupational aspirations and slow growth and reduced advancement opportunities in employment.

The above review of literature on manpower planning, recruitment and selection revealed that these practices at present in co-operatives are far from the real needs. For the present study, manpower planning is defined as the process by which an organization ensures that it has the right number and right kind of people at the right places and at the right time, doing the work for which they are suitable. The objective of manpower planning is to forecast and meet the requirements of human resources for an organization in a timely manner at the least possible cost to the organization.

Recruitment is defined as the process by which prospective candidates are found out and encouraged to apply for the various positions in the organization. The main objective of recruitment is to find out the right type of people for a particular job and to eliminate all possible chances of dissatisfaction,

40 Ray Sanjay, op. cit., p. 23.

discouragement or frustration due to overt or inadvertent biases such as those based on caste, creed, gender etc.

Selection is defined as the process of examining the applicants with regard to their suitability for the given job or jobs and choosing the best from suitable candidates.

iii. Education, Training and Development:

Education and training are vital elements in human resources development and are given high priority in co-operative movements. Therefore, the literature relating to education, training and development in co-operatives is reviewed further.

The Royal Commission on Agriculture in India⁴¹ observed that great care was required in the organization of sales co-operatives. The Commission further observed that skilled technical advice, guidance and training were necessary, but even more important was proper business management.

The All India Rural Credit Survey Committee⁴² recommended a separate organization to be set up by the Central Committee for Co-operative Training, as a co-ordinated system of training, at national, regional and state-levels, for personnel of both co-operative departments and co-operative institutions.

41 Government of India, Report of the Royal Commission on Agriculture in India, 1928, p.471.

42 Reserve Bank of India, Report of the All-India Rural Credit Survey Committee, 1954, p.534.

The Committee to Review Arrangements for Institutional Credit for Agriculture and Rural Development⁴³ (CRAFICARD) observed that, keeping in view the changed perspectives of the role of PACS, equipping them with qualified and well-trained personnel was imperative. The committee also opined that an allied aspect of professionalised management was the need to train the cadre staff adequately to enable them to acquire the skills required for efficient management of societies.

According to the Review of the Co-operative Movement in India,⁴⁴ with the vertical and the horizontal growth of the co-operative movement, the National Council for Co-operative Training (NCCT) acquired new dimensions to meet the manpower requirements of large co-operative enterprises such as Indian Farmers' Fertilizer Co-operative Ltd. (IFFCO), Krishak Bharathi Co-operative Ltd. (KRIBHCO), etc.

Singh⁴⁵ indicated that there was hardly any sector, where the co-operatives had not made their presence felt. He also

43 Reserve Bank of India, Report of the Committee to Review Arrangements For Institutional Credit For Agriculture And Rural Development (CRAFICARD), Bombay; January, 1981, pp. 144-146.

44 National Bank for Agriculture and Rural Development, Review of the Co-operative Movement in India 1978-82, Bombay, 1983, p. 176.

45 Singh Rao, "Co-operatives March Ahead", Indian Express, Friday, December 20, 1985, p.11.

pointed out that training for different sectors of the movement was organized with a view to increasing work efficiency and managerial acumen of the co-operative personnel.

Sah⁴⁶ pointed out that the co-operative sector had a systematic, integrated and multi-level training arrangement throughout the country from Vaikunth Mehta National Institute of Co-operative Management at the National level, to Co-operative Training Colleges at the state level and Co-operative Training Centres at the grass-roots level; but seemed sceptical about the utilisation of these facilities.

The Committee on Co-operative Law⁴⁷, observed that the changing complexities of member management had necessitated availability of professional assistance to the society through adequately trained and professional paid staff on appropriate terms of working under the general directions of a democratically elected body.

Dinesh and Ojha⁴⁸ observed that the co-operatives acquired a large quantum of manpower, which grew with the organization but

46 Sah A.K., Functional Management for the Co-operatives, Rainbow Publications, Coimbatore, 1986, p.19.

47 Government of India, Report of the Committee on Co-operative Law for Democratisation and Professionalisation of Management in Co-operatives, New Delhi, April 1987, p. 27.

48 Dinesh and Ojha G., Strategy for Human Resources Development in Co-operatives, Vaikunth Mehta National Institute of Co-operative Management, Pune, 1988, p. 1.

could not acquire the necessary skills and expertise along with their service in the organizations. Therefore, the co-operatives had the manpower, which had been recruited over a period of time and who had to handle business of high volume and complexity, for which they were not trained.

The I.L.O.⁴⁹ pointed out that, whatever the circumstances, the manager of a co-operative, with the help of the personnel manager, where appropriate, should be responsible for developing a strategy for training the staff.

The I.L.O.⁵⁰ further observed that one of the principles laid down by the International Co-operative Alliance was that co-operatives should make provision for the education of their members, officers, employees and the general public.

Ambujakshan⁵¹ emphasised the need for training and education of committed and competent co-operative leaders. He also felt the need for training the "trainers" in order to upgrade the required skills of the trainers.

49 International Labour Organization, op. cit., p. 48.

50 Ibid., p. 209.

51 Ambujakshan Ambat, "Co-operative Training", State Co-operative Union, Trivandrum, Paper presented at the Fourth Kerala Co-operative Congress, 1990, Kozhikode from 26 to 28 May, pp. 1-11.

Balan⁵² attributed co-operative education as the basis for the success of the co-operatives in Kerala, compared to other states in the country. According to him, co-operative education was also responsible for upholding the co-operative principle of democratic control.

Ghosh⁵³ argued that besides investment in the plants, equipment, machinery etc., an organization could invest in its human capital as well, in the form of training the staff and the development of managers.

iv. Job Satisfaction and Involvement:

Job satisfaction implies apart from payment of good wages, maintenance of good working conditions, offer of job security, accord of timely promotion, recognition of good work, creating opportunities for promotion, dignified treatment of staff, sensitivity to human approach and above all obtaining the confidence of the employees in the behaviour of the supervisors and the top management responsible for making corporate decisions. All these ideals cannot be aggregated at one point in

52 Balan T.S., "Co-operative Education", State Co-operative Union Trivandrum, paper presented at the Fourth Kerala Co-operative Congress 1990, Kozhikode from 26 to 28 May, pp. 7-10.

53 Ghosh Subrathesh, Personnel Management, 3rd edn., Oxford and IBH, Publishing Co. Pvt. Ltd., New Delhi, 1990, p. 151.

time, but slowly and steadily, these factors could be assembled. Unrest and tension amongst workers should be avoided by proper and timely conciliation efforts. It is not enough that the management of an organization is good, but the employees should also feel that it is really so. This is an index of mutual goodwill and harmony. Employees' job satisfaction and their involvement in the jobs are the positive signs of effective personnel management. Therefore, the literature relating to job satisfaction and involvement is reviewed in this section.

Sinha and Sahaya⁵⁴ opined that even the best sophisticated and modern equipments could give no results if the human machinery marshalled to operate them was not sincere, effective and efficient in using them to the best advantage of the organization. So, he urged the personnel management to create conditions under which each individual employee would not only give maximum job performance, but would also feel maximum job satisfaction.

Srinivasan⁵⁵ pointed out the need for encouraging larger involvement of members in the activities of co-operatives and recommended to support this with subsidies, bonus, dividend etc.

54 Sinha S.K. and Sahaya R., op. cit., p. 151.

55 Srinivasan N., "Performance Analysis of the Co-operative Milk Marketing System with Emphasis on Vertical Co-ordination Process in the Dairy SubSector", (Unpublished Ph.D. Thesis, Tamil Nadu Agricultural University, Coimbatore, 1985), p.256.

Rudrabasavaraj⁵⁶ studied several cases in human resources management and concluded that there were several ways in which employee alienation manifested itself. It might be expressed by the positive withdrawal from work, turnover, absenteeism, tardiness and in-attention while on the job, or it might be expressed in the form of aggressiveness, sabotage, assaults, gheraos, violence and other disruptions in work routines. People might feel alienated, when their jobs ceased to provide satisfaction and when their jobs were chopped into several meaningless little tasks. People wanted to be involved and they wanted to have a say in all the affairs that affected them.

Baig⁵⁷ in an empirical assessment of job satisfaction and work involvement pointed out that job satisfaction referred to an employee's general attitude towards a job and a person with a high level of job satisfaction held positive attitude towards his job.

Based on the above review of literature, job satisfaction for the present study, is defined as the end state of feeling, that is the feeling that was felt after accomplishing the task. Job satisfaction and involvement in his/her work are the positive signs of effective personnel management.

56 Rudrabasavaraj M.N., Cases in Human Resources Management, Himalaya Publishing House, New Delhi, 1986, p.137.

57 Baig Mirza Abrar, "An Empirical Assessment of Job Satisfaction and work Environment", Personnel Today, Vol.II, No. 4, January - March, 1991, p. 26.

v. Career and Promotion:

Career and promotion are very important aspects of human resources development. They have to do with the growth of the individual employee as a human being in general and as a professional in particular. Each employee in an organization feels elevated and rewarded when he is given promotion in time. The related literature is, therefore, reviewed below.

Sinha and Sahaya⁵⁸ pointed out that promotions might not be given as a matter of routine without assessing the employee's contribution towards the institutional goals and interests and timely promotion of the employee was therefore, one of the essentials of efficient and judicious personnel management.

While studying employee appraisal and promotions, Rathod⁵⁹ observed that there were no uniform criteria to appraise employees for promotion and even service records were not kept on systematic lines.

Kulandaiswamy⁶⁰ explained promotion as the upward movement of an employee to another job which carried higher pay, better status and enhanced performance requirements.

58 Sinha S.K. and Sahaya R., op. cit., p. 157.

59 Rathod C.S., An Enquiry into Management of District Central Co-operative Banks in Gujarat, Department of Co-operation, M.S. University of Baroda, 1982, p.36.

60 Kulandaiswamy, V., Principles and Practice of Co-operative Management, Rainbow Publications, Coimbatore, 1987, p. 223.

Kulandaiswamy⁶¹ further opined that, promotions in co-operatives were normally based on (i) merit (ii) seniority and (iii) institutional loyalty. According to him, it was always a desirable policy to fill the higher vacancies by promotion in order to enlist the morale and the loyalty of the employees.

According to Saxena⁶², promotion was understood as the selection from inside the service. Therefore, promotion system was affected by a number of factors like (i) the kind of career system that existed, (ii) the initial recruitment and examining policy that was the decrees to which people were selected on the basis of capacity for advancement, (iii) the number of key posts that were reserved to political appointees, (iv) the proportion of career type (above junior levels) appointments from outside, (v) the size and heterogeneity of the organization and (vi) the element of dynamism, growth or change in the organization's programme of work.

The I.L.O.⁶³, pointed out that many co-operatives made the successful completion of a training course, a condition for promotion in the co-operative, but promotion would also depend on the employee's behaviour, while at work. An employee who was

61 Ibid., pp. 223-224.

62 Saxena Pradeep, Personnel Administration and Management, Printwell Publishers, Jaipur, 1987, p.124.

63 International Labour Organization, op. cit., p.48.

good at courses and examinations might be idle in the office, unable to make decisions when it came to action, bad-tempered and unable to work with others. The I.L.O.⁶⁴, further observed that in practice, a reasonable mixture of promotions from within and from outside was usually found in the personnel policies of advanced organizations.

For the present study, promotion is defined as the advancement of an employee to a better job - better in terms of greater respect, of pay or salary. Promotion is a form of incentive that makes the employees to indentify themselves with the organization, for better output.

vi. Motivation and Performance:

Motivation in an organization is the willingness of an employee to respond to organizational requirements. The more positive the individual's motivation towards the organization, the more effective is his performance.

According to Luthans⁶⁵, the purpose of performance appraisal had greatly expanded. It used to be solely a means of differentiating among hourly employees for wage increases, transfers, promotions and lay-offs. However, in the recent

64 Ibid., p.49.

65 Luthans Fred, Organizational Behaviour, 3rd edition, Mc. Graw Hill International Book Company, New Delhi, 1973, p.596.

years, performance appraisals are used not only for the above, but also as a means of communication, motivation and development of all employees in the organization.

Rathod⁶⁶ pointed out that the success and efficient functioning of the District Central Co-operative Banks depended on the quality of its personnel - qualifications, training, motivation and ability.

Kulkarni⁶⁷ et al. concluded that those banks whose performance was low were also those where, the personnel policies were not explicit and not properly and fairly implemented.

Kulandaiswamy⁶⁸ opined that the personnel policies, systems and the practices might have been directed towards motivating the employee, for greater achievements. According to him, motivation was the result of a set of measures which were directed towards creating a condition which aroused a need for better performance.

Babu and Kumar⁶⁹ in their analysis of "Staff Productivity in a District Co-operative Bank", emphasised that the organization

66 Rathod, C.S., op. cit., p.36.

67 Kulkarni S.S., Prakasam R., and Nangia Rupam, Personnel Policies in Banks - an employee opinion survey, National Institute of Bank Management, Bombay, 1983, p.34.

68 Kulandaiswamy V., op. cit., pp.223-224.

69 Babu K. Sathees and Kumar E.G. Ranjit, " Staff productivity in a District Co-operative Bank", The Tamilnadu Journal of Co-operation, Vol.82, September 1990, p.374.

was people and the difference between one operational unit and another was the performance of the personnel and the productive environment they created. They also observed that the staff productivity called for, rationalisation and better utilisation of the human capital.

Talking of higher level needs, Ray⁷⁰ pointed out that the workers were becoming much more aware of their higher level needs and this awareness would intensify more among future workers and the managers who would be required to evolve appropriate techniques for motivating workers and getting work from them.

Motivation for the present study is defined as the method by which the employees are made to contribute willingly the maximum effort for achieving the organizational objectives. Motivation is the result of a set of measures which are directed towards creating a condition which arouses a need for better performance.

vii. Employees' Compensation:

Services rendered by the individuals to organizations have to be adequately paid for. This compensation, generally comprises of cash payments. Co-operative wages and salaries are normally influenced by national and state wage levels and sometimes by the decisions of a statutory wage tribunal. A fairly

70 Ray Sanjay, op. cit., p.20.

high compensation scheme contributes to ensuring complete loyalty to the interests of the co-operative. Compensation could also be in the nature of promotions or words of praise.

Compensating employees through fair wage structure go a long way in improving their work performance and hence, a review of the literature on the same is attempted below.

Puri⁷¹ opined that without high emoluments, first class managerial talents could not be attracted by co-operatives.

Monappa and Saiyadain⁷² noted that a sound compensation package should encompass factors like adequacy of wages, social balance, supply and demand, fair compensation, equal pay for equal work and work measurement.

The I.L.O.⁷³ in an international perspective pointed out that, many co-operatives had a sound salary policy under which the wages they paid compared favourably with those in private businesses.

71 Puri S.S., Ends and Means of Co-operative Development, National Co-operative Union of India, New Delhi, 1979, p.206.

72 Monappa Arun and Saiyadain Mirza S., Personnel Management, Tata Mc. Graw-Hill Publishing Company Limited, New Delhi, 1983, p.200. (Quoted from the Report of the Third Central Pay Commission, Government of India).

73 International Labour Organization, op. cit., p.51.

The I.L.O.⁷⁴ further observed that a fairly high salary also contributed to ensuring complete loyalty of the employees to the interests of the co-operatives.

Menon⁷⁵ opined that the wage and salary administration was that function of personnel management, which determined the compensation of each employee by harmonising the various factors present and influencing the determination of earnings.

For the present study, compensation is defined as the remuneration given to employees, for the work done.

viii. Employees' Participation in Management:

Participatory management is one of the effective management approaches based on the human behavioural sciences approach. It helps in developing a technology to minimise conflicts and resolve them as and when arose to achieve constructive co-operation among the partners of production. Participation of the employees in the management of any organization would help in its efficient functioning.

74 Ibid.

75 Menon, V.K.S., "To Further Management Effectiveness", Organizational Management, Vol. 6, No.2, July-September, 1990, p.1.

Rathod⁷⁶ on employee participation and motivation, observed that, the participation of employees motivates them to bring out the best from them.

Monappa and Saiyadain⁷⁷ pointed out that workers' participation had suffered largely at the hands of employers, who felt that such a move would take away from them their right to manage. According to them, to some extent, this was supported by large-scale government interference, issuing decrees, enacting Acts and formulating legislative bodies.

In a study on Beedi Workers' Co-operatives in Kerala State, Mohanan⁷⁸ brought out that, by structural arrangements and strategic options, 'Dinesh Model' demonstrated that workers' participation in management was a feasible proposition and the consumers' approach to decision making was the best alternative to maintain organizational health and development.

According to Krishnaswami⁷⁹, the means and methods that were adopted in the past were not adequate to ensure effective participation by workers in management. He further added that,

76 Rathod C.S., op. cit., p.39.

77 Monappa Arun and Saiyadain Mirza S., op. cit., p.252.

78 Mohanan N., Industrial Democracy in Action - A Study of Beedi Workers' Co-operatives in Kerala, Kerala Dinesh Beedi, Cannanore, 1984, pp. 48-49.

79 Krishnaswami, O.R. Human Resources Management and Industrial Relations, Rainbow Publications, Coimbatore, 1987, p. 423.

the crux of participation had been elusive and frustrating the efforts of those organizations which attempted participation in different forms.

According to Patnaik and Roy⁸⁰, co-operative management might not be merely democratic management, but transformed it into a participative management. It might consider the workers as partners in production, but not mere instruments of production.

To Nadkarni⁸¹, in all kinds of industrial and commercial enterprises, there were two worlds, namely (i) for the management and (ii) for the employees. Hence, there could not be effective team work, or co-operative effort or democracy, unless this basic inequality was restructured. Therefore, the new structure in industry meant to ensure sharing in decision making process so that the employees, customers and suppliers could identify themselves with the goals, products, processes and the distribution of privileges, profits and earnings from which they were alienated.

80 Patnaik, C Umesh and Roy K. Anantha, Co-operation and Co-operative Management, Kalyan Publishers, New Delhi, 1988, p.320.

81 Nadkarni, A.G., "Workers' Right to Participate", Financial Express, Sunday, January, 28, 1990, p. 5.

For the conduct of the present study, employees' participation in management is defined as the role of employees in making decisions, exerted through a process of interaction between workers and managers, based upon information sharing. The three elements central to the concept of participation are influence, interaction and information sharing.

ix. Grievances and Trade Union Activities:

Co-operatives shall have a well defined procedure through which an employee can express his grievances. The co-operative organization shall recognise the value and importance of democracy, discussion, debate and criticism. Trade unions are by now fairly organized in various enterprises including co-operatives and the role of the unions is becoming more and more aggressive so far as the achievement of the rights of the employees are concerned. As a matter of fact, there should be no need for trade union activities in co-operatives, as they themselves believe in the maximum development of human beings and achieving maximum welfare by propagating the motto, 'each for all and all for each'. However, in actual practice, the co-operatives at times do not abide by the ideals of the co-operative movement and the workers have to resort to trade union activities, for ventilating their grievances. Literature relating to trade union activities and the redressal of grievances is reviewed as follows.

While studying the four unions in Northern India, Sheth⁸² concluded that the nature and quality of leadership exercised had considerable influence on the members' union participation. The degree of participation was found to be relatively higher in unions, where the leaders had been able to settle problems of industrial workers. It was also observed that the caste played an important role in union participation.

To Ramaswamy⁸³, members' involvement in the union, centred around the latter's efforts to further job related interests. In a situation of direct action like go-slow, picketing or strikes to resolve issues at stake, high membership participation was noticed.

According to Sah⁸⁴, the rise of trade unionism in the co-operative sector was due to the fact that co-operative leadership did not want to extend the democratic management for the employees in the form of workers' participation in management.

Sah⁸⁵ further observed that excepting a few co-operatives

82 Sheth N.R., "Workers' participation in Trade Union Activity", Indian Journal of Industrial Relations, Vol. 4(3), January, 1969, pp. 279-84.

83 Ramaswamy E.A., The Worker and His Union - A Study in South India, Allied Publishers, Bombay, 1977, p.52.

84 Sah A.K., op. cit., p.20.

85 Ibid., p.21.

and legally enforced measures, welfare activities continued to be the weakest area in the co-operative sector.

Krishnaswami⁸⁶ opined that in one way or the other, most employers had grievances with their employees, fellow employers and the Government. He also pointed out that grievances arose mainly due to lack of understanding between the employees and the employers.

Monappa⁸⁷ pointed out that one of the major problems of Indian trade union movement was the fragmentation of unions and several unions associated with different political parties and groups entered the national scene. He further pointed out that there were congress unions, communist unions and socialist unions, not only in the same local area in an industry, but also in the same factory or establishment.

According to Monappa⁸⁸ trade unions were the major components of the industrial relations system. A trade union of workers was an organization formed by workers to protect their interests, and improve their working conditions.

86 Krishnaswami, O.R., op. cit., p. 250.

87 Monappa Arun, Industrial Relations, Tata Mc. Graw-Hill Publishing Company Limited, New Delhi, 1989, p. 13.

88 Ibid., p.30.

The I.C.A.⁸⁹ on "Trade Union Membership", suggested that the co-operative organizations would establish collaboration with trade unions, representing different categories of staff. It also pointed out that a constructive collaboration with the trade unions would add to the strength and harmony in the relationship between the management and the staff in the co-operative organizations. It was also desirable that the co-operative organizations should have a positive attitude towards employees' membership in trade unions.

x. Deputation:

Deputation of Government employees to serve the co-operative institutions at various levels seemed to be a rule, rather than an exception. Hence, the literature on deputation is reviewed below.

The Royal Commission on Agriculture⁹⁰ suggested that the local governments should impress upon the officers of all departments, the importance they themselves attached to an active interest including deputation of officers in every phase of co-operative activity. It also suggested that, there should not be any active interference by them in the affairs of the co-operatives, which might do more harm than good.

89 International Co-operative Alliance, op. cit., p.31.

90 Government of India, Report of the Royal Commission on Agriculture in India, 1928, pp. 459-60.

Dubashi⁹¹ pointed out that, the co-operatives borrowed their personnel from government departments and such deputed personnel managed co-operative institutions. They owed more loyalty to their bosses in the co-operative departments from which they were borrowed, rather than to the institutions in which they functioned.

The I.L.O.⁹², observed that the departmental officers of an appropriate grade were lent to co-operatives for two to three years to work under the board of directors and usually continued for the proposed period or longer. It was also observed that sometimes, they themselves trained non-official managers to succeed them.

Ramesha and Paranjothi⁹³ pointed out that the deputationists as they were drawn from government departments did not really have a first hand knowledge about the working of co-operatives. They further pointed out that, as deputationists, they did not have permanent interest in the organization and had a feeling that they would be returning to their parent departments.

91 Dubashi, P.R., Principles and philosophy of Co-operation, Vaikunth Mehta National Institute of Co-operative Management, Poona, 1970, p.183.

92 International Labour Organization, op. cit., p.49.

93 Ramesha, K. and Paranjothi, T., "Government And Co-operatives -Some Issues", Sahakarita Samsodhan, Vol.3, No. 2, January-June, 1988, pp. 31-35.

xi. Discipline in Co-operatives:

The co-operative organizations do have a disciplinary code, stating what actions shall be taken in the case of offences being committed by employees against the code of conduct. Available literature on co-operative discipline is reviewed below.

Sinha and Sahaya⁹⁴ pointed out that, discipline amongst the employees was a sine-qua-non of management success, whether it was a co-operative organization, government undertaking or private enterprise. It was also pointed out that discipline could be enforced in the organization, only when the top executives were themselves highly disciplined and adhered to rules and regulations framed by the organization. They further pointed out that, performance of individuals was greatly influenced by the state of discipline prevailing in an organization. Discipline provided a self-imposed code of conduct for each employee and led to better and efficient group performance⁹⁵.

Mohanani⁹⁶ indicated that the success story of the 'Dinesh' demonstrated, despite multiple trade unions, that increased productivity and discipline among industrial workers could be

94 Sinha S.K. and Sahaya R. op. cit., p.210.

95 Ibid., p.211.

96 Mohanan N., op. cit., p.49.

attainable at the shop floor with appropriate management control systems.

The I.C.A.⁹⁷ on "Employee Discipline", recommended the introduction of a disciplinary code along with the induction programme. The purpose was to make the employees know, what were the consequences of various offences against the Code of Conduct. It further pointed out that, the disciplinary code should be applied for corrective purposes.

Panicker⁹⁸ pointed out that the "Dinesh way of life" brought in discipline among its 42000 employees which again resulted in employee development as well as area development.

xii. Industrial Relations in Co-operatives:

Industrial Relations constitute one of the most delicate and complex problems of modern industrial society. Persons with different socio-economic, cultural and educational background, work in an industrial organization as workers, supervisors, technical staff and managers. Large co-operative organizations or federations often set up special industrial relations departments to establish and maintain proper inter-relations

97 International Co-operative Alliance, op. cit., p. 62.

98 Panicker G.K., "Industrial Co-operatives With Reference To Beedi Co-operatives" State Co-operative Union Trivandrum, Paper Presented at the Fourth Kerala Co-operative Congress 1990, Kozhikode from 26 to 28 May, pp. 5-6.

among workers, managers and the Government. The related literature is therefore, reviewed below.

In a study of "Beedi Workers' Co-operatives in Kerala", Mohanan⁹⁹ pointed out that, the presence of 'Dinesh Beedi' had made tremendous impact in developing healthy industrial relations in the region.

Sherlekar¹⁰⁰ et al. observed that, industrial relations covering personnel relations and labour relations described all activities of management by which, it could secure enthusiastic and willing cooperation of human resources to maximize productivity and efficiency of the organization as a whole.

According to Krishnaswami¹⁰¹, an authority on co-operative management, the primary aim of industrial relations was to bring about good and healthy relations between the two partners in industry - the labour and the management.

Patnaik and Roy¹⁰² opined that in consonance with its lofty aims and objectives, the co-operatives had a special responsibility in developing harmonious industrial relations.

99 Mohanan, N., op. cit., p. 41.

100 Sherlekar, Heredia, Paranjape and Bhende, Industrial Organization and Management, Himalaya Publishing House, Bombay, 1986, p. 382.

101 Krishnawsami O.R., op. cit., p. 288.

102 Patnaik C. Umesh and Roy K. Anantha, op. cit., p. 318.

Kumari¹⁰³ concluded that in Kerala, the labour was highly organized and hence, Kerala had rightly been called a problem state in respect of industrial relations.

The above review of literature on industrial relations in co-operatives revealed that, it had been a neglected area and its success would depend on the level of involvement, degree of identification with the organization, vision, maturity and imagination demonstrated by management while dealing with human beings at every stage in the organization. Hence, for the present study, industrial relations is defined as the complex of inter-relations among workers, managers and Government.

103 Kumari Vasantha P., "Working of Women's Industrial Co-operative Societies", (Unpublished M.Phil. Thesis, School of Management Studies, Cochin University of Science and Technology, Kochi, 1989-90), p. 106.

MATERIALS AND METHODS

CHAPTER III

MATERIALS AND METHODS

Research in general, must result in unbiased estimates of the population. Any research for that matter involves scientific methodology. This chapter deals with the methodology followed in the study on hand. There are three sections. The sampling design followed is presented in the first section, while the methods used in the collection of data are described in the second section. The methods employed in analysing the data are dealt with in section three. The sampling design is presented first.

1. Sampling Design

The sampling procedures followed in the selection of the study area, the sample organizations and the sample respondents are outlined in this section. First the procedure followed in the selection of the study area is described.

i. Selection of the Study Area:

Considering the limitations of time, money and locational advantages, it was decided to conduct the proposed study in the Kerala State. Thus, the study area namely, the Kerala State was selected purposively. Hence, the same forms as the universe of the present study.

ii. Selection of Sample Organizations:

Taking into consideration, the scope for application of modern personnel management practices, the present study has been confined to the level of apex federations in the co-operative sector in the Kerala State. The 15 apex co-operative federations were classified into five classes, based on their type and the nature of activities namely, processing and marketing, general marketing, credit, workers' industrial co-operative, and consumer co-operatives. In each class, the names of the the apex co-operative federations were written in descending order, based on the number of employees in each as indicated in Table I. Then, four apex co-operative federations were selected from the first four classes at the rate of one in each class at random. In the fifth class, there was only one federation and hence, the same was selected. The names of the selected organizations are listed in Table II. Their locations are depicted in Fig. 1.

iii. Selection of Respondents:

In each sample federation, the employees were classified into Managerial and Non-managerial categories. In each category, the names of the employees were arranged in alphabetical order and 15 per cent approximately of the employees in each category were selected using random table. Thus, the sample size of employees worked out to 459 with 74 in managerial and 385 in non-managerial categories.

TABLE I

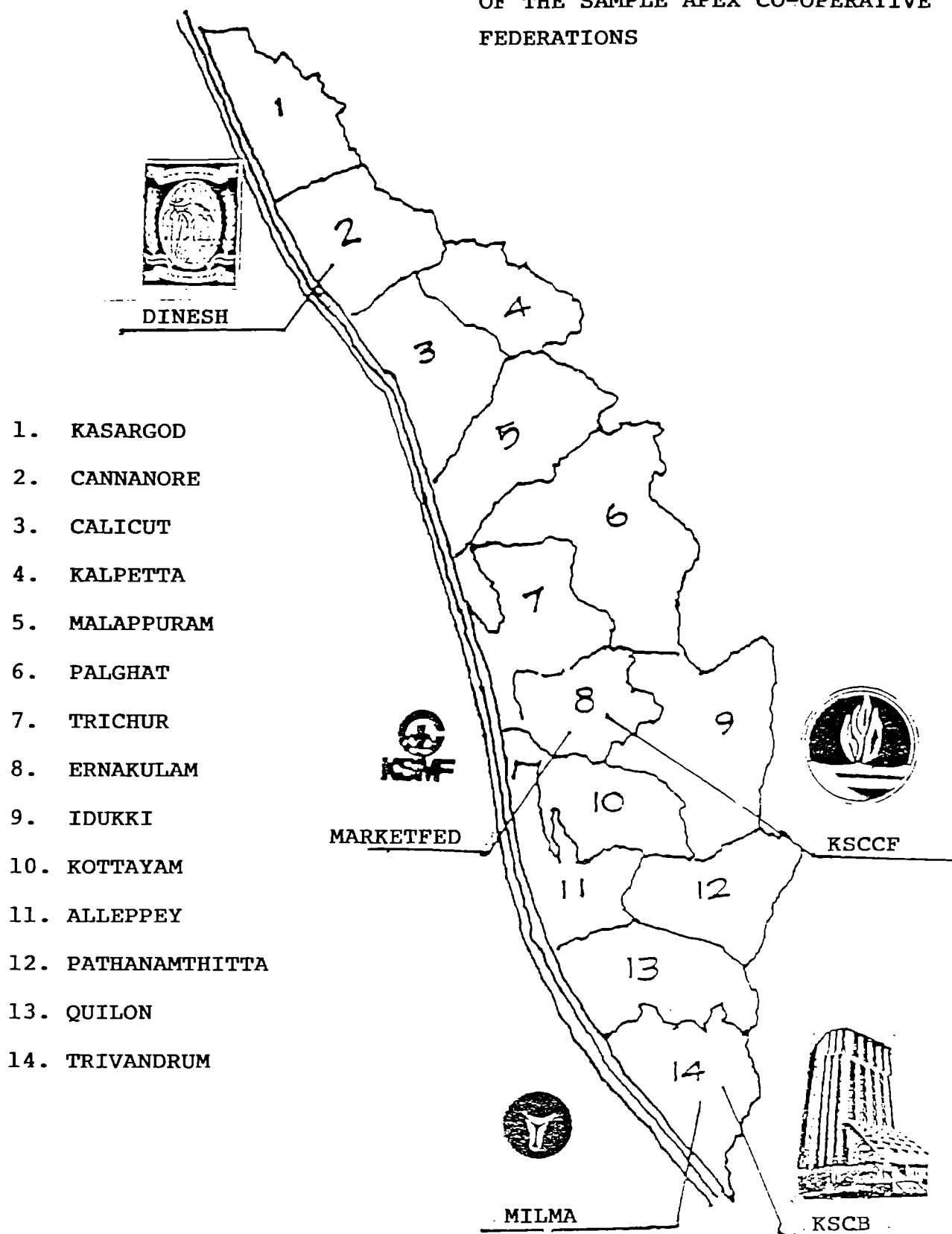
CLASS-WISE NAMES OF APEX CO-OPERATIVE FEDERATIONS OF KERALA AND THE NUMBER OF EMPLOYEES

Name of Federation	No. of employees
<u>I. Processing and Marketing:</u>	
1. Kerala Co-operative Milk Marketing Federation Ltd., Trivandrum.	1700
2. The Kerala State Co-operative Coir Marketing Federation Ltd., Alleppey.	279
3. Kerala State Co-operative Federation for Fisheries Development Ltd., Trivandrum.	266
4. Kerala State Co-operative Rubber Marketing Federation Ltd., Ernakulam.	185
5. Kerala Kera Karshaka Sahakarana Federation Ltd., Trivandrum.	111
<u>II. General Marketing:</u>	
1. The Kerala State Handloom Weavers' Co-operative Society Ltd., Trivandrum.	590
2. The Kerala State Co-operative Marketing Federation Ltd., Ernakulam.	160
3. The Kerala State Co-operative Handicrafts Federation Ltd., Ernakulam.	63
4. The Kerala State Federation of Scheduled Castes and Scheduled Tribes Development Co-operatives Ltd., Trivandrum.	28
<u>III. Credit:</u>	
1. The Kerala State Co-operative Bank Ltd., Trivandrum.	331
2. The Kerala State Co-operative Agricultural Development Bank Ltd., Trivandrum.	294
3. The Kerala State Co-operative Housing Federation Ltd., Ernakulam.	59
<u>IV. Workers' Industrial Co-operative:</u>	
1. Kerala Dinesh Beedi Workers' Central Co-operative Society Ltd., Cannanore.	706
2. The Kerala State Cashew Workers' Apex Industrial Co-operative Society Ltd., Quilon.	225
<u>V. Consumers:</u>	
1. The Kerala State Co-operative Consumers' Federation Ltd., Ernakulam.	110

TABLE II

Sl. No.	Name of the Federation	Date of Regn.	Nature of activity	No. of employees		Total	Number of respondents		Total
				Mana-gerial	Non-mana-gerial		Mana-gerial	Non-mana-gerial	
1.	Kerala Co-operative Milk Marketing Federation Ltd., Trivandrum (KCMMF) - MILMA	21-2-1980	Processing and marketing of milk	297	1403	1700	45	210	255
2.	Kerala Dinesh Beedi Workers' Central Co-operative Society Ltd., Cannanore (DINESH)	15-2-1969	Industrial activity	60	646	706	10	100	110
3.	The Kerala State Co-operative Bank Ltd., Trivandrum (KSCB)	23-11-1915	Providing credit	79	252	331	12	38	50
4.	The Kerala State Co-operative Marketing Federation Ltd., Ernakulam (MARKETFED)	25-3-1960	Marketing of agrl. products and inputs	14	146	160	3	22	25
5.	The Kerala State Co-operative Consumers' Federation Ltd., Ernakulam (KSCCF)	4-9-1965	Marketing of consumer goods	12	98	110	4	15	19
				462	2545	3007	74	385	459

FIG.1 MAP OF KERALA SHOWING THE HEADQUARTERS OF THE SAMPLE APEX CO-OPERATIVE FEDERATIONS



1. KASARGOD
2. CANNANORE
3. CALICUT
4. KALPETTA
5. MALAPPURAM
6. PALGHAT
7. TRICHUR
8. ERNAKULAM
9. IDUKKI
10. KOTTAYAM
11. ALLEPPEY
12. PATHANAMTHITTA
13. QUILON
14. TRIVANDRUM

The federation-wise distribution of sample employees is given in Table II. The Chief Executives of all the sample apex co-operative federations were also considered as respondents for the present study.

Thus, two-stage stratified random sampling procedure was followed for the study. The sample consisted of five apex co-operative federations and 459 employees.

2. Collection of Data

For this study, both primary and secondary data were collected from the 15 apex co-operative federations of Kerala, using a detailed questionnaire (APPENDIX I) covering 82 items, concerning organizational particulars like date of registration, number of member societies, nature and the type of activity, categories of employees and their number etc., and personnel management data like human resources planning, sources of recruitment, bases of selection, reservation policy followed, training, performance appraisal methods followed, promotion policy, grievance redressal procedures, employees participation in decision making, existing communication system, extent of professionalisation of management, personnel research etc. The questionnaires were sent to all the 15 apex federations with a request to fill in the questionnaires and send back as early as possible. Most of the federations responded spontaneously, but a few of them could not, as they were not familiar with some of the

terminologies used in personnel management. In such cases, the researcher visited them and explained the doubtful areas in the questionnaire and they were received back duly filled in.

Based on the organizational data collected, a draft questionnaire was prepared for collecting data on employee-opinions to personnel practices followed and a pilot study was conducted among 30 employees selected at random belonging to both managerial and non-mananagerial categories of the Trichur District Co-operative Bank Ltd., Trichur. Based on the pilot study, the questionnaire was revised. The pre-tested questionnaire was administered on the sample respondents for collecting data from the selected five apex co-operative federations. A copy of which is given in APPENDIX II. The individual primary respondents were interviewed and the details were collected in the pre-tested questionnaire. The details on 63 items pertaining to various personnel policies and practices like manpower planning, recruitment and selection, deputation of government employees to co-operatives, reservation for SC/ST, training, promotion, transfer, performance appraisal, communication system, financial returns, non-financial incentives, job satisfaction, attitude towards work environment, relationship with co-workers, union management relations, welfare facilities, pension scheme, employee morale and motivation, job anxiety, redressal of grievances, employees' participation in decision making, knowledge on co-operation, professionalisation of management and

other dimensions of personnel management practices were gathered. In addition, there were 15 additional items pertaining to biographical information, namely age, sex, marital status, education, work experience, nature of employment, income, number of dependents, reasons for leaving the previous organization etc.

Another questionnaire was prepared specially to interview the Chief Executives of the sample apex federations, so as to get their views on personnel management policies and practices followed in their respective organizations. A copy of the questionnaire is presented in APPENDIX III. The details on the importance of personnel management in co-operatives, whether personnel management has been neglected in co-operatives, about recruitment and selection, direct recruitment, deputation of government employees to co-operatives, training, work environment, commitment, motivation, pension scheme, welfare facilities, professionalisation of management, wage increases, employee participation in decision making, role of trade unions and personnel research were gathered from the Chief Executives through personnel interview method.

Secondary data were collected from the published and unpublished reports, circulars, booklets etc., of the sample organizations. Various reports and bulletins of the Government of India and the Government of Kerala, especially the Directorate of Economics and Statistics, Department of Agriculture, Department of Co-operation etc., were also referred and considered.

iv. Period of Study:

Primary data for the study were collected from the respondents during the period 1989-'91. Secondary data were collected from various sources, as and when available, from January 1987 onwards.

3. Methods of Analysis

The data thus collected during the field study were subjected to both conventional and functional analyses. The conventional analysis followed is described first.

i. Conventional Analysis:

Based on the opinions expressed by the respondents, the percentages were worked out individually for the personnel management issues like manpower planning, recruitment and selection, deputation, transfer of employees, training and development, promotion policy, performance appraisal system, communication system, employer-employee relations, participative management, financial returns, non-financial incentives, job security, job satisfaction and so on. The results thus obtained have been discussed subsequently.

ii. Functional Analysis:

Functional analysis, according to the New Encyclopaedia Britannica, is the branch of mathematical analysis that is concerned with the properties of whole collections of functions. With a view to understanding the relationships among the personnel management variables, functional analysis was resorted to, for three major dimensions of personnel management, namely, (a) job satisfaction, (b) employer-employee relations and (c) overall personnel management effectiveness. Each one is described in detail.

The data for the analysis were obtained as opinions from the respondents. The opinions of the respondents regarding individual variables were elicited on the five-point scale¹. For functional analysis, the regression model² was specified by identifying the individual variables. These variables were also weighed by considering the weights given by the judges. The model specified for the dimension of job satisfaction is described first.

Job satisfaction: Job satisfaction leads to performance and performance leads to job satisfaction. Human relations research started with the assumption that job satisfaction leads to

1 Green Paul E. and Tull Donald S., Research for Marketing Decisions, 4th edition, Prentice Hall, Inc., Englewood Cliffs, New Jersey, 07632, 1978, pp. 174-179.

2 Goulden Cyril H., Methods of Statistical Analysis, 2nd edition, John Wiley and Sons Inc., New York, 1952, pp. 134-141.

increased productivity. An attempt was made to analyse the factors leading to job satisfaction, which is an area of responsibility of personnel managers. Scatter diagrams drawn between the values of dependent variable and each independent variable, the log-log form was found to be the best fit, and hence, the model specified is of the following form:

$$Y = aX_1^{b_1} X_2^{b_2} X_3^{b_3} X_4^{b_4} X_5^{b_5} X_6^{b_6} X_7^{b_7} X_8^{b_8} X_9^{b_9} X_{10}^{b_{10}} X_{11}^{b_{11}}$$

where,

Y = Job satisfaction

X₁ = Opportunities to use individual abilities in the organization

X₂ = Education

X₃ = Commendation by the supervisor

X₄ = Liking for the job

X₅ = Financial returns

X₆ = Non-financial incentives

X₇ = Association with co-workers

X₈ = Relations with the supervisor

X₉ = Work hours

X₁₀ = Welfare facilities

X₁₁ = Management's attitude towards workers

a = Constant/Intercept

b₁, b₂ :..... b₁₁ are the elasticities

The job satisfaction (Y) is considered as the dependent variable. Job satisfaction is more a mental process and is assumed to be influenced by many variables, specified above.

The variable (X_1) represents the opportunities to use individual abilities in the organization. In an organization, the individual attains job satisfaction not only by mere financial returns, but to a considerable degree by the extent to which he could use his knowledge and skill. Hence, this variable has been identified.

The variable (X_2) represents education, which again influences the knowledge and skill of the individuals. The satisfaction derived by doing the real job, could be fully realised, if the individual is appropriately backed up by the required educational status and hence, this variable has been identified.

The variable (X_3), namely commendation by the supervisor has been identified, because of the fact that unless the individual is rightly appreciated, commendation given and effectively communicated in time, he may not find interest in carrying out his job satisfactorily and hence, this variable has been identified.

The variable (X_4) represents 'liking for the job'. Here the a priori assumption is that the right person on the right job.

Unless a person likes the job that he does, he may not have full job satisfaction.

The variable (X_5) namely, financial returns, is yet another important factor that would motivate the individual to do a better job culminating in full job satisfaction.

With reference to variable, non-financial incentives (X_6) to a considerable extent, either directly or indirectly has bearing on job satisfaction and hence, the same has been included in the model specified.

Association with co-workers (X_7) and relations with the supervisor (X_8) are the social factors concerning peer group, and which have got significant influence on the job satisfaction and hence, the same have been included in the model.

The variable, work hours (X_9) is yet another important factor influencing job satisfaction. Reasonable work hours to do the job perfectly is a pre-requisite for job satisfaction. Inadequate work hours as well as more hours can cause negative job satisfaction and hence, the inclusion of this variable.

The variable (X_{10}) represents welfare facilities. The welfare facilities provided in an organization not only influence the workers, but also their dependents. Socially or psychologically a worker's behaviour is influenced by his family members as well. Therefore, it is assumed that there existed a

positive relationship between job satisfaction and welfare facilities.

Management's attitude towards workers is identified as yet another variable (X_{11}), which influences the morale of the worker and in turn the work turned out as well as the job satisfaction derived.

Employer-Employee Relations: Employer-employee relations is an important dimension that reflects the effectiveness of personnel management. It was, therefore, attempted to analyse the employer-employee relations by regression model. The scatter diagrams drawn between the values of dependent variable and each of the independent variables established a relationship of log-log form and hence, the same is specified below.

$$Y = aX_1^{b_1} X_2^{b_2} X_3^{b_3} X_4^{b_4} X_5^{b_5} X_6^{b_6} X_7^{b_7}$$

where,

- Y = Employer-employee relations
- X_1 = Supervisor's commendation
- X_2 = Good work environment
- X_3 = Supervisor's impartiality in making decisions
- X_4 = Redressal of grievances
- X_5 = Relations with the supervisor
- X_6 = Welfare facilities

X_7 = Management's attitude towards workers

a = Constant/Intercept

b_1, b_2, \dots, b_7 are the elasticities

The dependent variable (Y) namely, the employer-employee relations go a long way in accelerating the organizational growth. This relationship is influenced by many variables. The rationale with which the various independent variables included in the model specified are described below.

The variables (X_1) and (X_3) represent respectively, the supervisor's commendation and supervisor's impartiality in making decisions. Supervisor is the immediate boss of the worker and hence, their relationship in a way reflects the employer-employee relations. A priori assumption is that the more the supervisor is impartial, better would be the employer-employee relations. Similarly, commendation by the supervisor for good work would motivate the employee for better work and thus, is an indicator of better employer-employee relations.

The variable (X_2) represents good work environment. A priori assumption is that, better the work environment, better would be the employer-employee relations.

Redressal of grievances, that is (X_4) again reflects, the strength of relationship between the employer and the employee. When an organization earnestly attempts in redressing the

grievances of the employees, better relations between the employer and the employee would be found.

Relations with supervisor was considered as another variable (X_5) influencing the employer-employee relations. A priori assumption is that, both are positively associated.

Welfare facilities were considered as yet another important variable (X_6) in reflecting the employer-employee relations. More the welfare facilities provided, better would be the employer-employee relations.

The variable (X_7) represents the management's attitude towards workers. This factor again is positively associated with the employer-employee relations. Better the management's attitude towards workers, better would be the relations between the employer and the employee.

Overall Personnel Management Effectiveness: An attempt was also made to analyse in overall, the factors influencing the effectiveness of personnel management. From the scatter diagrams drawn for the values of dependent variable and each independent variable, the relationship identified was of the log-log form and hence, the model specified is of the following form.

$$Y = aX_1^{b_1} X_2^{b_2} X_3^{b_3} X_4^{b_4} X_5^{b_5} X_6^{b_6} X_7^{b_7} X_8^{b_8} X_9^{b_9} X_{10}^{b_{10}} X_{11}^{b_{11}}$$

where,

- Y = Overall personnel management effectiveness
- X₁ = Mode of recruitment; dummy variable, Yes=1 and No=0
- X₂ = Financial returns
- X₃ = Training; dummy variable, Yes=1 and No=0
- X₄ = Non-financial incentives
- X₅ = Promotion policy
- X₆ = Welfare facilities
- X₇ = Transfer policy
- X₈ = Performance appraisal system
- X₉ = Communication system
- X₁₀ = Work environment
- X₁₁ = Job security
- a = Constant/Intercept

b₁, b₂ b₁₁ are elasticities, that is, responsiveness of dependent variable to the changes in independent variables.

a, b₁, b₂.....b₁₁ were estimated by Ordinary Least Square(OLS) method³.

The dependent variable (Y) considered in this model is the 'overall personnel management effectiveness'. This reflects the overall effectiveness of personnel management practices in the organizations considered.

3 Hanushek Eric, A. and Jackson John, E., Statistical Methods for Social Scientists, Academic Press Inc., New York, 1977, pp. 45-65.

Mode of recruitment (X_1) is a major variable included in the model. Proper recruitment procedure/policy would reflect effective personnel management practices and hence, this has been considered as a variable.

Financial returns, is an important element of personnel management, which motivates the employees to do the job in a more efficient manner. Hence, the same has been identified as yet another variable (X_2).

Training has been identified as variable (X_3). In an organization, personnel development is a pre-requisite for its growth. Among many methods, personnel training contributes significantly to personnel development. Better personnel management practices would include provision for training facilities to the personnel in the organization.

Similarly, non-financial incentives (X_4) was also considered as yet another variable.

The variable (X_5) was 'promotion policy'. Promotion policy, in a way reflects the overall effectiveness of personnel management practices. Better promotion policy would culminate in better personnel management.

The variable (X_6) was welfare facilities. Providing welfare facilities is the job of the personnel department and hence, the effectiveness of the latter could be assessed from the former.

Transfer policy was identified as yet another variable (X_7). Clear transfer policy would keep up the morale of the personnel and in that respect, would also reflect effective personnel management practices and hence, the same was included as yet another variable.

Performance appraisal system was considered as variable (X_8). A better performance appraisal system in an organization would motivate the personnel to work to their fullest capacity.

Effective communication system and effective personnel management go hand in hand in improving functional effectiveness of the organization and hence, effective communication system was identified as variable X_9 .

Good work environment leads to personnel management effectiveness and hence, this was considered as a variable (x_{10}).

Variable (X_{11}) is job security. Job security means one can rest assured that, he/she will not become unemployed through any unjustified action. For effective personnel management, job security was considered as yet another determinant and hence, the same was included in the model specified as a variable.

As regards the methods of estimation, the Ordinary Least Square(OLS) method was adopted with the classical normality assumptions. Estimated values of regression coefficients were tested for statistical significance with the help of 't' test and

the significance of the coefficient of multiple linear regression was tested by F-test.

Discriminant Analysis: The discriminant function⁴ is a useful tool to construct an index (Z) by which one can systematically distinguish between two groups on the basis of multiple characteristics. It can answer questions such as:

- (i) Are there factors which significantly differentiate K groups?
- (ii) If the groups do exhibit significant differences, how can differentiating factors (characteristics) be brought together to define a discriminant index? and
- (iii) Given the index, how can a new or unknown candidate be allocated to any one of the identified groups knowing only the values of the discriminating characteristics?

Manpower planning, recruitment, selection and training are important modern personnel management functions. It would therefore, be interesting to identify the characteristics of managerial versus non-manual categories. For this purpose, discriminant analysis was used in this study, considering the characteristics as independent predictor variables.

4 Goulden Cyril H., op. cit., pp. 378-393.

The discriminating function modelled in this study to discriminate the managerial and non-managerial categories in the co-operative sector is of the following form:

$$Z = d_1X_1 + d_2X_2 + d_3X_3 + d_4X_4 + d_5X_5 + d_6X_6 + d_7X_7 + d_8X_8$$

where,

Z = The score on discriminant function (index)

X₁ = Education

X₂ = Present level of remuneration

X₃ = Number of dependents

X₄ = Previous experience

X₅ = Attitude towards management

X₆ = Relations with superiors

X₇ = Relations with co-workers including subordinates

X₈ = Attitude towards union leaders

d₁, d₂.....d₈ are the weighting (discriminant), coefficients.

The variables education (X₁) and previous experience (X₄) are important in shaping the perception and hence, personality of the individuals. Hence, they were included in the model.

The present level of remuneration (X₂) and number of dependents in the family (X₃) have got significant bearing on the individual's behaviour and on every decision of the individual and hence, these variables were also included in the model.

The variable, attitude towards management (X_5) represents the overall perception of the respondents towards the management, in terms of doing good to the workers and hence, the same was also included as yet another variable in the model.

Relations with superiors (X_6) and relations with co-workers including subordinates (X_7) are the human behavioural prerequisites for the persons occupying managerial positions. Therefore, the same were included in the model.

The variable, "attitude towards union leaders" (X_8) represents the image formed by the respondents about the union leaders in solving the problems of the employees. Hence, the same was included in the model.

Personnel management practices, are concerned with human behaviour and is of qualitative nature. To measure these qualitative characters, a five-point scaling technique was used to quantify the independent variables.

After having predicted the mean index scores for the two groups viz., the managerial (Z_m) and the non-managerial (Z_{nm}), the cut-off point was derived from the following formula⁵.

$$C_{op} = \frac{Z_m + Z_{nm}}{2}$$

5 Green Paul, E. and Tull Donald, S., op. cit., pp. 382-392.

Where,

C_{op} = the cut-off point

Z_m = the predicted mean index score of discriminant function for the managerial group

Z_{nm} = The predicted mean index score of discriminant function for the non-managerial group

Based on the cut-off point value (C_{op}) the individuals were categorised under either the managerial or the non-managerial groups.

**DESCRIPTION OF THE STUDY AREA AND PROFILE OF
THE SAMPLE FEDERATIONS**

CHAPTER IV

DESCRIPTION OF THE STUDY AREA AND PROFILE OF THE SAMPLE FEDERATIONS

With a view to gaining an insight into the nature and depth of the problems analysed and to draw meaningful inferences from the results obtained, the area and the federations studied have been described in detail under two sections namely, (i) the area studied and (ii) the federations studied. The former is described first.

1. Description of the Area Studied

The Kerala State as a whole, forms the universe for the present study and hence, the socio, agro-industrial and economic features of the Kerala State have been briefly described in this section.

i. Location:

Kerala State lies at the South-Western tip of the Indian Peninsula with the geographical area of 38863 square kilometres between 8° 18' and 12° 18' North Latitudes and 74° 52' and 77° - 20' East Longitudes. It has a population of 293.58 lakhs with a literacy rate of 70.42 per cent. According to the provisional Census Report 1991, Kerala State has a literacy rate of 90.59 per cent. It has also a coast line of 590 kilometres.

ii. The Agricultural Scenario:

The farm sector in Kerala has always been beset with a number of problems as it is uninsulated against the vagaries of weather and a host of other problems which are beyond the control of the farmer. Fragmented nature of holdings, lack of infrastructure for assured irrigation, high cost of inputs including labour, wide fluctuations in farm gate prices, want of adequate marketing facilities etc., have all made agriculture in Kerala a subsistence venture. The cropped area of the State is 29.63 lakh hectares of land. Production of rubber, the principal plantation crop of Kerala accounts for over 90 cent of the total production in the country. The major crops of Kerala are rice, pulses, coconut, pepper, tapioca, cashewnut, rubber, coffee and cardamom.

The group management programme introduced in the State recently for rice and coconut have been found very effective in revitalising the production scenario with new vigour and enthusiasm and mass participation. The agro-climatic features of Kerala State are generally favourable for a high level of land use and an intensive agriculture. It has the advantage of both South West and North East Monsoons. The agricultural credit societies in Kerala have been performing quite well in the distribution of credit, mobilisation of deposits, supply of agricultural inputs etc. The co-operative credit structure in Kerala has been built up on the best possible traditions of co-operative ideals and democratic set up.

In agricultural marketing, the State could not make much headway for want of organised efforts to build the required infrastructure. The Government policy on development of agricultural marketing is largely centred around the promotion of a network of co-operatives for procurement, storage and marketing of selected farm products.

iii. The Economic Scenario:

The State Income of Kerala in 1989-90, was estimated at Rs. 10,174 crores. The per capita State Income during 1989-90 was estimated at Rs. 3451. With the improved prospects of power supply, following favourable monsoons and a conducive climate for industrial investment, the growth of the secondary sector is likely to sustain its momentum. Still, the tertiary sector continues to dominate the structural profile of the State Income.

iv. Employment Situation:

Chronic unemployment and under-employment, especially among the educated youth continue to be one of the major problems being faced by the Government. At the end of March 1990, there were 31.03 lakh job seekers on the live registers of the Employment Exchanges in the State. The total number of professional and technical job seekers has increased from 38,205 in 1980 to 91,356 in 1989. Of the total employment of 11.06 lakhs in the organized sector as on 31-12-1989, the public sector accounted for 6.20 lakhs and the private sector accounted for 4.86 lakhs.

v. The Industrial Scenario:

The power cut imposed on industrial consumers since 1987 retarded the normal industrial progress of the State. The net domestic product at current prices from the manufacturing sector of the State for 1988-89 was Rs. 1087 crores.

The years 1987 and 1988 witnessed considerable improvement in the industrial climate in the State. There is substantial fall in the number of industrial disputes and loss of man-days during these years. The small scale sector showed impressive growth in the recent past. The index of industrial production showed an increase of 2.5 per cent. There is substantial increase in industrial production in the sub-groups of manufacture of food products, cotton textiles, wood and wood products, paper and paper products, rubber, plastics etc.

The total number of registered working factories in Kerala in 1989 was 12,509. The total number of workers employed in the factory sector in the State as at the end of December, 1989 was 2,85,563. The cashew industry provided maximum employment opportunities in the registered factory sector in the State. The total number of employment provided by 274 cashew factories in Kerala stood at 1,11,372 constituting nearly 36 per cent of the total number of workers engaged in the factory sector during 1988. Kollam district accounted for nearly 83 per cent of the total workers engaged in the cashew industry in 1989.

In Kerala, there were 3923 Joint Stock Companies as on 31.3.1990 consisting of 672 Public Limited and 3251 Private Limited companies. It is interesting to note that the Government is taking all possible measures to attract industrialists for capital investment in the State.

vi. Co-operative Movement in the Kerala State:

Kerala has a long and commendable co-operative history comparable to that of the co-operatively advanced states in the country. In the former Cochin State, the first co-operative society was started in 1911, "The Edavanackadu Service Co-operative Society Ltd.", Vypin, Ernakulam. Later on, a Central Bank was also started with its Head Office at Trichur. In the Travancore area, the "Travancore Central Co-operative Bank" was started in 1915 for financing the Primary Co-operative Societies. In the Malabar area too, the first Co-operative Society was started in 1915, namely "The Koduvayur Co-operative Society", which is presently known as "Koduvayur Urban Co-operative Bank Ltd."

Making a modest beginning at the turn of the 20th century, the co-operatives today occupy a significant place in the economy of the Kerala State. There is hardly any sector, where the co-operatives have not made their presence felt. There are at present, over 13000 co-operative societies in the State covering cent per cent of the villages. As on 30th June, 1989, there were

8539 co-operatives under the administrative control of the Registrar of Co-operative Societies and 5032 industrial and other co-operatives which were under the control of the respective Departments.

The Secretary to Government, Co-operation, is a senior I.A.S. Officer, directly under the Agricultural Production Commissioner. The Registrar of Co-operative Societies is the Head of the Department, who is charged with the responsibility of promotion and development of co-operatives other than Industrial Co-operatives, Milk Supply Societies, Khadi and Village Industries, Fisheries Societies, Coir and Handloom Societies.

Uniform Rules and Regulations for the entire State came into being, with the enactment of "The Kerala Co-operative Societies Act, 1969" which is the landmark in the co-operative history of Kerala. The field of co-operative activity has been expanding rapidly and certain changes in the Law to suit the needs of the time were also felt necessary. Apart from the provisions relating to the constitution and regulation of co-operative societies, the principle of state partnership in co-operatives and state participation in their management was also recognised in that Bill and provision had been made for the same. Provision has also been made for the constitution of Tribunals, in order to exercise certain functions for appeal and review. Since the enactment of this Act, the co-operatives have been experiencing spectacular growth, which also led to many management problems.

It has been increasingly felt that the co-operatives shall be built up and promoted as efficient institutions by appointing competent managerial personnel. The consumer and marketing co-operatives should be properly equipped to follow better business practices in the selection of commodities, procurement, supply management, processing, sales promotion, human resources management etc., which are very much lacking.

2. Description of the Sample Federations

The profile of the five sample Federations have been outlined in this section. The profile of the Kerala Co-operative Milk Marketing Federation Ltd., Trivandrum (KCMMF) has been described first.

i. Kerala Co-operative Milk Marketing Federation Ltd., Trivandrum (KCMMF) - MILMA

Dairying in the co-operative sector in Kerala has its beginning in 1939, when the Calicut Milk Supply Union was registered. Since then, the activities of the dairy co-operatives in the State remained at its low ebb. In 1960, there were 9 Milk Supply Unions and 150 Primary dairy co-operatives supplying raw milk to consumers. In 1961, the first dairy plant was established in Kerala. Since then, the authorities started giving fillip to the growth of dairy co-operatives and the number of primary societites has increased to 356 in 1970.

The Kerala Livestock Development and Milk Marketing Board (KLD and MM Board) was established in 1975 in Kerala State and the milk production improvement and marketing activities were integrated and brought under one organization. By 1980, the number of dairy co-operatives had increased to 1050.

In the context of implementation of "Operation Flood" programme in the Kerala State, the "Kerala Co-operative Milk Marketing Federation" was registered in 1980 and started functioning in 1981. The Federation took over the management of all processing units in the Southern districts namely, Trivandrum, Quilon, Alleppey, Pathanamthitta, Kottayam, Iduki, Ernakulam and Trichur and Trichur Cattle Feed Factory. The Anand Pattern of Dairy Co-operatives was first started in Trivandrum District.

Under "Operation Flood I", the metro-cities alone were covered and under "Operation Flood II", eight districts of Kerala were covered. The Trivandrum and Ernakulam Milk Producers' Unions were registered on 31-5-1985 and 12-9-1985 respectively and took over procurement and input activities from 1-10-1985 and 1-3-1986 respectively. The dairies located in these regions were transferred to the respective unions on 1-10-1986.

The Government of Kerala approved the Dairy Development Project in the Northern districts namely, Palghat, Malappuram, Calicut, Wynad, Cannanore and Kasargod with headquarters at Calicut. This scheme envisaged the formation of 445 Anand

Pattern Co-operative Societies(APCOS) and a Regional Union, setting up of a new dairy plant at Calicut and a chilling plant at Nilamboor and expansion of the Cannanore Dairy. Thus, the establishment of KCMMF is a major landmark in the history of dairy development in Kerala State.

At present, there are 1054 registered APCOS in Kerala, federated into three Regional Co-operative Milk Producers' Unions, namely, Trivandrum, Ernakulam and Calicut, the apex body being the Kerala Co-operative Milk Marketing Federation Ltd. The details on the number of APCOS, the members and the average quantity of milk procured over time are presented in Table III.

As regards the management of KCMMF, there are independent departments like Dairy, Marketing, Personnel and Administration, Projects, Quality Control, Procurement and Inputs, Purchase and Stores, Accounts etc. Each Department is headed by a Senior Manager. It is pertinent to note that KCMMF has a separate Department of Personnel and Administration and each of its dairies has got a personnel officer. In a few cases, the Personnel function is handled by the Personnel Superintendent. There is a Management Information System, headed by an MIS Manager. There is also a Computer Centre handling the milk bills. There are 1700 employees, of which 297 belong to the managerial cadre. KCMMF has the three-tier structure with the Federation at the apex level, three Regional Milk Producers Unions namely, the Trivandrum Regional Co-operative Milk

TABLE III

NUMBER OF ANAND PATTERN CO-OPERATIVE SOCIETIES, MEMBERS AND THE AVERAGE QUANTITY OF MILK PROCURED PER DAY DURING THE PERIOD 1983 TO 1989.

	As on		As on						
Sl. No.	Particulars	31-3-83	1983-84	1984-85	1985-86	1986-87	1987-88	1988-89	30-9-89
1.	No. of functional APCOS	179	283	404	459	588	705	883	946
2.	No. of farmer members in APCOS	32958	49156	67641	88443	108874	137103	182682	186457
3.	Average quantity of milk procured by APCOS (litres)	28330	49974	81803	84765	113638	157596	202267	221014

Source: Official Records of the Kerala Co-operative Milk Marketing Federation Ltd.

Producers' Union Ltd., the Ernakulam Regional Co-operative Milk Producers' Union Ltd., and the Malabar Regional Co-operative Milk Producers' Union Ltd., at the middle level and the Primaries at the base level. It has a plethora of trade unions/employees' associations either independent or affiliated to any of the political parties. With a little more upgradation of the personnel functions, it can be said to be the pioneer in the application of modern personnel management practices in the co-operative sector of the Kerala State.

ii. The Kerala Dinesh Beedi Workers' Central Co-operative Society Ltd., Cannanore (DINESH)

Beedi workers of Cannanore have got for decades, the expertise in beedi making. The businessmen from the neighbouring Karnataka State had set up their beedi manufacturing units in Cannanore, even 50 years ago. Beedi making has been the full time job for the male workers. The trade union was also, well organized in this industry.

With a view to protecting the interests of the workers, the Government of India enacted the "Beedi and Cigar Workers' (Conditions of Employment) Act of 1966". Implementation of this Act in 1968, led to the closure of the beedi manufacturing units, that were set up by the owners from Karnataka. Consequently, workers numbering 12000 were thrown out of employment and the very economy of Cannanore District was at stake. The Government

and the prominent leaders prevailed upon the managements, who closed down their factories; but their efforts were in vain. Consequently, with the Government support, the Dinesh Beedi Workers' Central Co-operative Society Ltd., came into existence in Cannanore since 15th February, 1969 with 3000 beedi workers as members and 20 affiliated Primary Beedi Workers' Co-operatives.

The Primary objective of the Kerala Dinesh Beedi workers' Central Co-operative Society Ltd., was to function, on commercial basis, as the Central Organization for the production and marketing of beedies manufactured by the member societies. It procures and supplies the raw materials, arranges for working capital, supervises the work of member societies, procures and sells the finished products of the member societies under a single famous trade name of "Kerala Dinesh Beedi". It also undertakes research on beedi production. It decides the market price and it alone has got the right to market the beedies.

The Central Society is managed by a Board, consisting of nine Directors. Four of them are nominated by the Government, one among them being the Chairman. The other Board Members are the elected representatives from among the members. But in practice, they are also nominated by the Government from among the various trade unions.

The Primary Societies constitute the basic production units. With a view to maintaining quality of the beedies produced, the

Primary societies appoint supervisors at each work centre. The quality of beedies depends on proper purification and blending of tobacco, appropriate drying and cutting of leaves, careful rolling etc. Each day in the morning a worker is issued with a Kilogram of tendu leaves and the required tobacco and at the end of the day, the beedies rolled are collected and recorded. Best performances are awarded on a regular basis. In the recent years, a large number of women are also entering into the beedi industry. Society-wise beedi production of the Kerala Dinesh Beedi Workers' Central Co-operative Society Ltd., is given in Table IV.

Drying, packing (12 or 24 per packet) and handling are done in the Society premises. Each packet carries the registration number of the concerned Primary Society and the common trade mark of DINESH, the rising sun penetrating through coconut trees. The Primary Societies sell the beedies to the Central Society at an agreed price. Workers are paid on the basis of piece wage rate at the end of each week. A thrift deposit of five paise per rupee of wage is collected from the workers and they are also eligible to take interest free loan upto 50 per cent of the amount at their credit in thrift deposit, subject to a maximum of Rs.600/- at a time. It is also worth mentioning that a pension scheme has been already introduced in DINESH.

In DINESH, the participatory style of management is in vogue, by way of participation of workers in the ownership as

TABLE IV

SOCIETY-WISE BEEDI PRODUCTION OF THE KERALA DINESH BEEDI WORKERS'
CENTRAL CO-OPERATIVE SOCIETY LTD., 1988-89.

Sl. No.	List of primary societies	Society No.	Number of beedies produced during 1988-89
1.	Tellichery Society	57	261326900
2.	Kathiroor Society	56	300048861
3.	Pinarai Society	55	491714604
4.	Dharmadam Society	54	241189600
5.	Chala Society	51	489111270
6.	Thottada Society	49	192665950
7.	Valiyannoor Society	53	409106086
8.	Cannanore Town Society	45	75220705
9.	Cannanore City Society	46	68650160
10.	Kakkad Society	52	155208871
11.	Chalad Society	50	90842598
12.	Chirackal Society	44	143577494
13.	Azhikode Society	43	190656569
14.	Payyannoor Society	60	224882222
15.	Cheruvathoor Society	59	350131333
16.	Neeleswaram Society	58	246946383
17.	Hosdurg Society	41	303933798
18.	Kottachery Society	42	266239562
19.	Kazargod Society	48	312090300
20.	Mancheswaram Society	47	240941025
21.	Badagara Society	232	130313215
22.	Badiyudukka Society	88	125846600
Total		-	5310644106

Source: Official Records of the Kerala Dinesh Beedi Workers' Central Co-operative Society Ltd., Cannanore.

well as in management. This generated a 'we feeling' among workers and motivated them to achieve the organizational goal.

The various trade unions in DINESH and their affiliations are as follows:

1. Centre of Indian Trade Unions, which has political link with the Communist Party of India (Marxist).
2. All India Trade Union Congress affiliated to the Communist Party of India.
3. Indian National Trade Union Congress with political linkage to Congress (I).
4. Swathanthra Trade Union, which has link with Janatha Party.
5. The Muslim League.

Thus, there exists a good industrial relations climate in the Dinesh Beedi Co-operative Societies.

iii. The Kerala State Co-operative Bank Ltd., Trivandrum (KSCB)

The Kerala State Co-operative Bank, initially known as the Travancore Central Co-operative Bank, came into being in 1915. In 1954, it extended its activities by covering Cochin area and hence, it was renamed as Travancore-Cochin State Co-operative Bank. In 1956, it was again renamed as the Kerala State Co-operative Bank and covered the whole of Kerala State. The Kerala State Co-operative Bank is the first State Co-operative Bank in

the whole country to be included in the Second Schedule of the Reserve Bank of India Act. This Apex Bank has got 14 affiliated District Co-operative Banks, to which 1574 Primary Credit Co-operatives are affiliated. This wide network enabled the Bank to reach the weaker sections and the common man, even in the remotest areas of the State.

The principal objective of the Kerala State Co-operative Bank Ltd. is to serve as the Apex Co-operative Bank for the State of Kerala and to promote the economic interests of the members and of the public in accordance with the principles through its banking and financial activities. The membership is open to (i) the State Government and (ii) the District Co-operative Banks.

The State Co-operative Bank provides credit facilities to the District Co-operative Banks, which in turn, extends credit facilities of both short-term and long-term nature to the farmers. The Bank also provides credit to the weaker sections through weavers' co-operative societies, coir co-operative societies and integrated rural development programmes. Consumer activities, agricultural marketing activities, housing and industrial financing are the other important activities of the Apex Bank. The details on the various activities and the progress made by the Bank are presented in Table V.

The Managing Director is the Chief Executive of the Bank. There is a Secretary and below him there are six Deputy

TABLE V

PROGRESS OF THE KERALA STATE CO-OPERATIVE BANK LTD.

	(Rs. in lakhs)					
Sl. Particulars No.	30-6-82	30-6-83	30-6-84	30-6-85	30-6-86	30-6-87 30-6-88 30-6-89
1. Share Capital	423.60	464.52	487.32	569.94	642.91	725.58 859.52 1038.26
2. Reserves	516.87	596.61	959.33	1008.06	1115.52	1233.51 1618.33 1375.15
3. Deposits	5000.85	5734.34	7466.66	9185.42	12457.84	12236.73 14328.26 17294.71
4. Borrowings	4733.97	5194.04	3448.61	4348.30	3028.16	6641.85 13667.52 16503.76
5. Working Capital	10653.78	11964.69	12187.55	15078.09	16865.36	20340.74 29651.48 35660.07
6. Loans And Advances Outstanding	8460.90	8701.84	8483.85	10768.27	10925.92	15882.11 24240.42 27359.37
7. Investments	1338.02	1429.79	1768.52	3315.99	3703.25	3874.23 4055.05 6492.43
8. Net Profit	51.92	50.00	28.44	32.45	38.50	44.40 44.53 19.81

Source : Official Records of the Kerala State Co-operative Bank Ltd., Trivandrum.

Secretaries. There are six departments namely (i) Operations Department (ii) Planning and Development Department (iii) Inspection Department (iv) Administrative Department (v) Industries and Apex Level Institutions Department and (vi) Building Constructions Department and each one is managed by a Deputy Secretary. The Deputy Secretary of Administrative Department looks after the personnel management functions also.

There are altogether 331 employees, of which 79, including the Managing Director, are the Managerial Personnel. The personnel are sent at regular intervals to institutions like Vaikunth Mehta National Institute of Co-operative Management, (VMNICM) Poona, Co-operative Training College, Poojappura, Trivandrum, College of Agricultural Banking, Poona etc., for training for a period of 3 days to 3 weeks. The appointments to the post of clerk, steno-typist, telex operator, driver, peon etc., are made by direct selection and all other posts are filled by promotion based on seniority alone. Peons are promoted to bill collector, record keeper etc.

iv. The Kerala State Co-operative Marketing Federation Ltd.,
Ernakulam (MARKETFED)

The Kerala State Co-operative Marketing Federation Ltd., (MARKETFED) began its activities as a District Wholesale Co-operative Store on 24-12-1942 with the area of operation of the whole of the erstwhile Malabar District. In 1958, the Store was

converted into a marketing society in the name of "The South Malabar District Co-operative Supply and Marketing Society". On 10th August, 1960, the Society was converted into an apex federation of primary marketing societies and the area of operation was extended to the whole of Kerala State.

The overall objective of the Federation is to help the farmers in realising better prices for their produce. The specific objectives, however, are:

- (i) to arrange for the purchase, marketing and sale of agricultural and other produces belonging to its affiliated societies and their members to their best advantage within the country and outside;
- (ii) to rent or own godowns, open sales depots, sub-offices and branch offices and appoint agents within its jurisdiction and elsewhere to facilitate the purchase, storage and sale of agricultural and other produces;
- (iii) to purchase and distribute fertilizers, seeds, insecticides, pesticides and other agricultural inputs, farm implements including processing machinery and other agricultural and domestic requirements;
- (iv) to run warehouses;
- (v) to undertake processing activities and establish processing units;
- (vi) to raise funds by loans, grants and other contributions from Government, Reserve Bank, Kerala State Co-operative Bank, nationalised banks and other financing agencies;
- (vii) to advance loans to affiliated societies against the security of produce and other goods;

- (viii) to undertake inter-state trade, import and export of agricultural produce, farm equipments and consumer goods;
- (ix) to undertake grading, packing and standardisation of farm products;
- (x) to undertake market research and provide market intelligence;
- (xi) to render technical advice and guidance and to organise consultancy work in related fields;
- (xii) to arrange transport, shipping, clearing and forwarding of goods;
- (xiii) to act as agent on behalf of the Government or any other institutions for production, procurement, supply and distribution of agricultural and other goods and act as insurance agents;
- (xiv) to supervise the working of affiliated societies;
- (xv) to develop, assist and co-ordinate the activities of the affiliated societies;
- (xvi) to act as exponent of co-operative opinion in matters relating to agricultural marketing and related activities;
- (xvii) convene periodical conferences and seminars on agricultural marketing and related activities;
- (xviii) formulate and conduct schemes for training of business managers, graders, marketing assistants etc., for employment in marketing co-operatives;
- (xix) encourage self-help, thrift and co-operation among affiliated societies and their members;

- (xx) guarantee loans advanced to any member society of the Federation by Government, State Bank of India or any other agency within such limits and on such terms as may be prescribed and charge commission thereon;
- (xxi) own, obtain on lease or otherwise, land, buildings, fixtures and vehicles and give them on lease or rent;
- (xxii) invest or deposit funds:-
 - (a) in Government Savings Bank; or
 - (b) in any of the securities specified in section 20 of the "Indian Trusts Act 1882"; or
 - (c) in the shares or securities of any other society approved for the purpose by the Registrar by general or special order; or
 - (d) in any bank approved for the purpose by the Registrar; or
 - (e) in any other manner allowed by the Kerala Co-operative Societies Act and Rules;
- (xxiii) and do such other things as are incidental and conducive to the attainment of the above objects.

Membership of the Federation shall be open to only District/Regional and Primary Marketing and Processing Societies. There are at present 85 member societies.

The general administration of the Federation is controlled by the Board consisting of 18 members, of which 14 are elected from among the delegates of the member societies representing

each District, one Managing Director and the remaining three members nominated by the Government. The term of office of the Board is Five Years. For administrative convenience Sub-Committees like Executive Committee, Business Committee, Disciplinary Action Committee etc., are formed from among the Board of Directors.

The executive powers are vested with the Managing Director, who is again assisted by a Joint Registrar/Secretary, Finance Manager and three Marketing Managers, one for oilseeds, one for fertilizer and the third for spices. The whole State is divided into four regions with Head Quarters at Alleppey, Kottayam, Palghat and Calicut. Each Region is controlled by a Regional Marketing Manager and he is assisted by Field Officers, Assistant Marketing Officers and Sales Officers at District and Taluk levels. The Federation has also got four branches, one at Cochin for export activities and the three for canvassing business and finding out the up-country markets, international markets etc., at Bombay, Delhi and Calcutta. These branches are controlled by Branch Managers.

There are 160 employees of which 14 belong to the managerial cadre. The Secretary looks after Personnel Management.

The Federation is mainly engaged in distributing agricultural inputs through 1250 primary societies and purchasing

agricultural produces like copra, pepper, cardamom, ginger, clove, turmeric etc., through them. Copra is sold to oil mills both in Kerala and outside. Spices are mostly exported. During 1982-83 the total turnover, other than monopoly procurement of cashew was Rs. 16 crores and in 1985-86, it increased to Rs. 61 crores.

The Federation entered into fertilizer distribution in 1972 and could sell 18000 tonnes valued at Rs. 2.7 crores in that year. Its sales increased to 61,000 tonnes valued at Rs. 10.8 crores during 1985-86. The distribution of pesticides was taken up in 1981 and during 1981-82, it could sell pesticides worth Rs. 12 lakhs, which again rose to Rs. 106 lakhs in 1985-86.

The Federation arranges dealers' training camps/farmers' training camps etc., with a view to educating them on the use of pesticides.

v. The Kerala State Co-operative Consumers' Federation Ltd.,
Ernakulam (KSCCF)

The Kerala State Co-operative Consumers' Federation Ltd., the apex agency of the State Co-operative Consumers' Movement commenced its business activities on 7th October, 1965 with Head Quarters at Ernakulam. The Federation has 14 wholesale stores as its members. The Federation has got three departmental stores named 'TRIVENI' located at Trivandrum, Ernakulam and Calicut.

Consumer Co-operatives occupy a pivotal position in the Public Distribution System in Kerala State.

The overall objective of the Federation is to co-ordinate and facilitate the working of affiliated societies and to assist in the promotion, organization and development of consumer co-operatives.

There are 110 employees of whom 12 belong to managerial cadre. There are also two employees' unions namely (i) the Kerala State Co-operative Consumers' Federation Employees' Association and (ii) the Kerala State Co-operative Consumers' Federation Workers' Association. The Office Manager, looks after the Management of Personnel.

The Management of the Federation is vested with the Board of Directors consisting of 16 members, of which 12 are representatives of the District Wholesale Stores, three nominees of the State Government and the Managing Director. The working results of the Federation for the five years period from 1984-85 to 1988-89 are presented in Table VI.

TABLE VI

COMMODITY-WISE WORKING RESULTS OF THE KERALA STATE CO-OPERATIVE CONSUMERS' FEDERATION LTD., FOR FIVE YEARS FROM 1984-85 TO 1988-89.

Sl.No.	Commodity/Item	1984-85	85-86	86-87	87-88	88-89
1	2	3	4	5	6	7
(Rs. in lakhs)						
<u>Sales</u>						
1.	Textiles	54.40	56.86	63.47	106.94	41.95
2.	Stationery and House-hold articles	53.94	67.21	68.70	91.39	82.22
3.	Confiscated goods	36.06	43.82	32.80	18.13	4.14
4.	Pulses, Groceries & Rice	191.22	585.56	172.59	636.83	388.98
5.	Controlled Cloth	242.12	240.53	229.54	191.23	318.03
6.	Note Books	36.40	55.90	59.06	63.51	5.13
7.	Cement	82.57	43.85	68.87	88.82	54.00
8.	Misc. Goods	22.57	3.62	26.96	77.83	6.55
Total		719.28	1097.35	721.99	1274.68	901.00
Gross Profit		33.77	38.11	32.18	47.73	31.70
Misc. Income		0.81	7.52	8.31	3.73	10.89
Interest Received (on Sundry Debtors)		28.76	35.71	0.21	0.37	..
Total Income		63.34	81.34	40.70	51.83	42.59

TABLE VI (Contd...)

Sl.No. 1	Commodity/Item 2	1984-85 3	85-86 4	86-87 5	87-88 6	88-89 7
<u>Expenditure.</u>						
1.	Salaries	17.68	16.85	23.20	23.44	18.54
2.	Rent	3.04	3.00	2.85	3.20	3.45
3.	Interest	31.95	37.61	38.24	43.73	33.20
4.	Reserve Created	28.76	41.17	5.03	7.07	7.16
5.	Other Contingencies	10.60	15.61	15.97	15.75	12.03

	Total	92.03	114.24	85.29	93.19	74.38
=====						
	Net Loss	28.64	32.90	44.59	41.36	31.78
=====						
	Accumulated Loss	120.46	153.36	197.95	239.31	271.09

Source: Official Records of the Kerala State Co-operative Consumers' Federation Ltd.

RESULTS AND DISCUSSION

CHAPTER V

RESULTS AND DISCUSSION

The data collected for the study were analysed, to prove or disprove the hypotheses taking into consideration the objectives of the study. The results obtained are presented and discussed in this chapter under nine sections. The basic characteristics of the sample are discussed in the first section.

1. Basic Characteristics of the Sample

The basic characteristics of the sample units would provide better understanding of the circumstances in which the organizations operate and in turn would throw light on the personnel management practices followed by the apex federations in question. The managerial and non-managerial positions of the sample respondents are discussed first.

i. Managerial and Non-Managerial Positions:

The nature of positions held by the respondents would help to a great extent in understanding the personnel management problems and hence the same is discussed in this sub-section. The details on managerial and non-managerial positions held by the respondents are presented in Table VII.

TABLE VII

MANAGERIAL AND NON-MANAGERIAL POSITIONS OF RESPONDENTS

		(Number of respondents)				
Sl. No.	Name of organization	No. of respondents and the positions of		Total	Percentage of columns	
(1)	(2)	Managerial (3)	Non-man-gerial (4)	(5)	3 TO 5 (6)	4 TO 5 (7)
1.	MILMA	45	210	255	17.65	82.35
2.	DINESH	10	100	110	9.09	90.90
3.	KSCB	12	38	50	24.00	76.00
4.	MARKETFED	3	22	25	12.00	88.00
5.	KSCCF	4	15	19	21.05	78.95
TOTAL		74	385	459	16.12	83.88

It could be seen from Table VII, that out of 459 respondents, 74 occupied managerial positions and the remaining 385 belonged to non-managerial cadres. Thus, the managerial personnel constituted 16.12 per cent of the total sample while the non-managerial personnel constituted the remaining 83.88 per cent.

ii. Technical and Non-Technical Categories:

An idea regarding respondents belonging to technical or non technical category would help in understanding the extent o

technical knowledge and skill possessed by the respondents. The particulars on the number of respondents belonging to the technical category and non-technical category are furnished in Table VIII below.

TABLE VIII

NUMBER OF RESPONDENTS BELONGING TO TECHNICAL AND NON-TECHNICAL CATEGORIES

Sl. No.	Name of the organization	(Number of respondents)						Total
		Managerial		Non-managerial		Overall		
		Tech- nical	Non- tech- nical	Tech- nical	Non- tech- nical	Tech- nical	Non- tech- nical	
1.	MILMA	24 (53)	21 (47)	97 (46)	113 (54)	121 (47)	134 (53)	255 (100)
2.	DINESH	0 (0)	10 (100)	77 (77)	23 (23)	77 (70)	33 (30)	110 (100)
3.	KSCB	1 (8)	11 (92)	0 (0)	38 (100)	1 (2)	49 (98)	50 (100)
4.	MARKETFED	0 (0)	3 (100)	0 (0)	22 (100)	0 (0)	25 (100)	25 (100)
5.	KSCCF	0 (0)	4 (100)	0 (0)	15 (100)	0 (0)	19 (100)	19 (100)
Total		25 (33.8)	49 (66.2)	174 (45.2)	211 (54.8)	199 (43.4)	260 (56.6)	459 (100)

(Figures in parentheses indicate percentages)

From Table VIII, it could be noted that in overall, 43.4 per cent of the respondents belonged to technical category, while the remaining 56.6 per cent belonged to non-technical category. Further, the respondents belonging to the technical category were more pronounced in non-managerial positions, while the respondents belonging to the non-technical category were more pronounced in managerial positions. This seemed to be logical that in general, the managerial positions were not necessarily be filled with technical personnel. However, in MILMA alone the respondents belonging to technical categories are more under managerial positions than in non-managerial positions. This might be due to the fact that the MILMA was more concerned with dairy technology.

iii. Age Composition of the Respondents:

The age composition will provide some idea on the maturity and experience of the employees. Therefore, the details on the age of the respondents are presented in Table IX.

It could be observed in Table IX, that in overall, 75 per cent of the respondents were in the age-group of 26 to 45. This indicated the fact that sizable work force in the sample organizations belonged to the active age-group of 26 to 45. Only 19.8 per cent of the respondents belonged to the age-group of 46 and above. This again reflects the triangular characteristic of

TABLE IX

AGE COMPOSITION OF THE RESPONDENTS

(Number of respondents)

Sl. No.	Name of the organization	Age composition in years				Total
		Upto 25	26 to 35	36 to 45	46 and above	
1.	MILMA	10 (4)	102 (40)	96 (37.6)	47 (18.4)	255 (100)
2.	DINESH	14 (13)	31 (28)	34 (31)	31 (28)	110 (100)
3.	KSCB	0 (0)	19 (38)	24 (48)	7 (14)	50 (100)
4.	MARKETFED	0 (0)	11 (44)	11 (44)	3 (12)	25 (100)
5.	KSCCF	0 (0)	9 (47.4)	7 (36.8)	3 (15.8)	19 (100)
Overall		24 (5.2)	172 (37.5)	172 (37.5)	91 (19.8)	459 (100)

(Figures in parentheses indicate percentages)

the organization structure. Only in DINESH, sizable percentage (13%) of the respondents belonged to the age group of upto 25. This might be due to the fact that sizable number of workers in the beedi industry, belonged to the female folk and that too in younger age group, as beedi industry is more a cottage industry.

iv. Sex Ratio of the Respondents:

The sex ratio of the respondents provides an understanding on the proportion of men to women, working in the sample organizations. The details on the same are presented in Table X.

TABLE X
SEX RATIO OF THE RESPONDENTS

		(Number of respondents)		
Sl. No.	Name of the organization	Male	Female	Total
1.	MILMA	236 (93)	19 (7)	255 (100)
2.	DINESH	67 (61)	43 (39)	110 (100)
3.	KSCB	43 (86)	7 (14)	50 (100)
4.	MARKETFED	18 (72)	7 (28)	25 (100)
5.	KSCCF	15 (79)	4 (21)	19 (100)
Overall		379 (82.57)	80 (17.43)	459 (100)

(Figures in parentheses indicate percentages)

From Table X, it could be noted that the proportions of male to female respondents were the maximum with 93 per cent in MILMA followed by 86 per cent in KSCB, 79 per cent in KSCCF, 72 per cent in MARKETFED and 61 per cent in DINESH. Among the sample organizations, the number of female respondents was the

maximum in DINESH as could be evidenced from Table X. In overall, the female respondents represented 17.43 per cent of the total, while the male respondents represented 82.57 per cent. Thus, the male population dominated the work force in all the sample organizations. However, only in DINESH sizable number of females were working and this might be due to the nature of work involved, namely beedi industry is more a cottage industry.

v. Marital Status of the Respondents:

Marital status of the employees will indicate the position of the employees in supporting their families and their decision making capability. The data relating to the marital status of the respondents were analysed and the results are presented in Table XI.

From Table XI, it could be seen that in MILMA, 85 per cent of the respondents were married and 15 per cent were unmarried. In DINESH, 79 per cent were married and 18.2 per cent unmarried. In KSCB, 94 per cent were married and 6 per cent were unmarried. In MARKETFED, 88 per cent were married and 8 per cent were unmarried. In KSCCF 89.5 per cent married and 10.5 per cent unmarried persons were there. The percentage of widowers and separated persons were negligible. In overall, 84.8 per cent of the respondents were married, while 14.4 per cent were unmarried. The remaining were either separated or widowers.

TABLE XI

MARITAL STATUS OF THE RESPONDENTS

(Number of respondents)

Sl. No.	Name of the organization	Marital Status				Total
		Married	Unmarried	Widower	Separated	
1.	MILMA	216 (85)	39 (15)	0 (0)	0 (0)	255 (100)
2.	DINESH	87 (79)	20 (18.2)	2 (1.8)	1 (1)	110 (100)
3.	KSCB	47 (94)	3 (6)	0 (0)	0 (0)	50 (100)
4.	MARKETFED	22 (88)	2 (8)	0 (0)	1 (4)	25 (100)
5.	KSCCF	17 (89.5)	22 (10.5)	0 (0)	0 (0)	19 (100)
Overall		389 (84.8)	66 (14.4)	2 (0.4)	2 (0.4)	459 (100)

(Figures in parentheses indicate percentages)

vi. Educational Status:

The educational status of the respondents is yet another important parameter, that would reflect the extent of theoretical knowledge and skill possessed by the respondents. Hence, the details on the same were analysed and the results are presented in Table XII.

From Table XII, it could be observed that in overall the maximum percentage of the respondents (26 per cent) were

TABLE XII
EDUCATIONAL STATUS OF THE RESPONDENTS

		(Number of respondents)							
Sl. No.	Name of the organization	Educational status							Total
		Illiterate	Primary education	Secondary education	P.D.C.	Graduation	Post graduation	Professional	
1.	MILMA	1 (0.4)	43 (17)	65 (26)	13 (5.6)	22 (7)	29 (11)	82 (33)	255 (100)
2.	DINESH	6 (5.4)	55 (50)	28 (25)	7 (6.6)	3 (3)	1 (1)	10 (9)	110 (100)
3.	KSCB	0 (0)	1 (2)	5 (10)	4 (8)	14 (28)	3 (6)	23 (46)	50 (100)
4.	MARKETFED	0 (0)	3 (12)	6 (24)	2 (8)	11 (44)	3 (12)	0 (0)	25 (100)
5.	KSCCF	0 (0)	2 (10.5)	4 (21)	3 (16)	4 (21)	2 (10.5)	4 (21)	19 (100)
Overall		7 (1.5)	104 (22.5)	108 (24)	29 (6)	54 (12)	38 (8)	119 (26)	459 (100)

(Figures in parentheses indicate percentages)

professional degree holders, while the illiterate respondents constituted 1.5 per cent only. It was also pertinent to note that majority of the respondents (46.5 per cent) were with primary (22.5 per cent) and secondary (24 per cent) education. Among the sample organizations, illiterate respondents were more (5.4 per cent) in DINESH and similarly 50 per cent of the respondents were with primary education only. As DINESH is more a cottage

industry, it is natural, that the maximum number of persons from each family, would be involved in the job and hence, more illiterates and more with primary education. On the other hand, the professionals were more pronounced in MILMA and KSCB and this might be due to the nature of technical work involved. The respondents with graduate and post-graduate qualifications were found more in MARKETFED and KSCCF. These indicate the fact, that depending on the nature of the jobs in the organizations, the qualifications of the personnel required may vary and the respondents belonging to these sample organizations were better qualified for the jobs in general.

vii. Work Experience of the Respondents:

The work experience of the respondents in general, would influence their skills as well as efficiency. Hence, the data on the same were analysed and the results are presented in Table XIII.

From Table XIII, it could be noted that in overall, the maximum percentage (56.9) of respondents were with the work experience of 3 to 15 years. The work experience of 16-25 year was possessed by another 27.9 per cent of the respondents. The work experience of less than 3 years and 26 years and above, was possessed by 9.8 per cent and 5.4 per cent of the respondent respectively. Similar trend could be observed among the sample organizations as well. Thus, majority of the respondents had th

TABLE XIII

WORK EXPERIENCE OF THE RESPONDENTS

(Number of respondents)

Sl. No.	Name of the organization	Work experience in years				Total
		<3	3-15	16-25	26 and above	
1.	MILMA	40 (16)	140 (55)	56 (22)	19 (7)	255 (100)
2.	DINESH	3 (2.7)	56 (51)	48 (43.6)	3 (2.7)	110 (100)
3.	KSCB	1 (2)	35 (70)	12 (24)	2 (4)	50 (100)
4.	MARKETFED	0 (0)	17 (68)	7 (28)	1 (4)	25 (100)
5.	KSCCF	1 (5.3)	13 (68.4)	5 (26.3)	0 (0)	19 (100)

Overall		45 (9.8)	261 (56.9)	128 (27.9)	25 (5.4)	459 (100)

(Figures in parentheses indicate percentages)

work experience of 3 to 25 years. These indicated the strengths of the sample organizations.

viii. Nature of Employment:

The nature of employment of the respondents, that is, casual or permanent would again reflect the strengths of the organization and the work performance of the employees. Hence, the details on the same were analysed and the results are presented in Table XIV.

TABLE XIV

NATURE OF EMPLOYMENT OF THE RESPONDENTS

(Number of respondents)

Sl. No.	Name of the organization	Nature of employment				Total
		Casual	Tempo- rary	Perma- nent	Deputa- tion	
1.	MILMA	0 (0)	1 (0.4)	249 (97.6)	5 (2)	255 (100)
2.	DINESH	0 (0)	0 (0)	109 (99)	1 (1)	110 (100)
3.	KSCB	0 (0)	1 (2)	48 (96)	1 (2)	50 (100)
4.	MARKETFED	0 (0)	0 (0)	24 (95)	1 (5)	25 (100)
5.	KSCCF	0 (0)	0 (0)	18 (95)	1 (5)	19 (100)
Overall		0 (0)	2 (0.4)	448 (97.6)	9 (2)	459 (100)

(Figures in parentheses indicate percentages)

It could be observed from Table XIV, that in overall, 97.6 per cent of the respondents belonged to permanent status in their organizations. Similar trend could be observed among all the five sample organizations. This again, reflects the potential strengths of the organizations considered. Though small in number, the deputationists were found to be common in all the sample organizations, as is evidenced from Table XIV.

ix. Previous Experience of the Respondents:

Previous experience of the employees would be an added strength to the organizations in which presently the employees are working and hence, the data on the same were analysed and the results are presented in Table XV.

From Table XV, it could be seen in overall, that out of 459 respondents, 65 had previous work experience. Among these 65 respondents, 19 had less than 3 years experience, 28 had 3 to 5 years experience and 15 had experience of 6 to 10 years and above. Among the sample organizations also, majority of the respondents had the previous experience of 3 to 10 years as is evidenced from Table XV.

As regards reasons for exiting the previous organizations, out of 65 respondents who had previous experience, 29 indicated that better working conditions attracted them to the present organizations. Job security was attributed as the next important reason by 19 respondents. Better promotional avenues was yet another important reason attributed by 13 respondents. Eight respondents attributed the nearness to native place, while four indicated other reasons. Probably, better working conditions and job security might have motivated majority of the respondents who worked elsewhere earlier, to opt for the present ones.

TABLE XV

PREVIOUS EXPERIENCE OF THE RESPONDENTS

Sl. No.	Name of the organization	Previous experience in years					Total	Sample size	Reasons for exiting the previous organization				(Number of respondents)
		<3	3-5	6-10	10 and above	18			255	10	Job security	Better working conditions	
1.	MILMA	6	5	7	0	18	255	10	2	4	4	2	
2.	DINESH	3	3	3	1	10	110	5	7	0	0	0	
3.	KSCB	9	14	2	1	26	50	3	13	8	2	2	
4.	MARKETFED	0	3	2	0	5	25	1	4	0	1	0	
5.	KSCCF	1	3	1	1	6	19	0	3	1	1	0	
Total		19	28	15	3	65	459	19	29	13	8	4	

x. Number of Dependents:

The number of dependents of the employees to a certain extent would indicate the family commitments of the employee and his consequent work effectiveness. Hence, the same were analysed and the results are presented in Table XVI below.

TABLE XVI
NUMBER OF DEPENDENTS PER EMPLOYEE

		(Number of respondents)							
Sl. No.	Name of the organization	Number of dependents							Total
		1	2	3	4	5	6	7 and above	
1.	MILMA	22 (8.7)	50 (19.8)	76 (29.8)	69 (27)	25 (9.8)	13 (4.9)	0 (0)	255 (100)
2.	DINESH	14 (13)	26 (24)	31 (28)	23 (20.6)	10 (9)	3 (2.7)	3 (2.7)	110 (100)
3.	KSCB	7 (14)	5 (10)	13 (26)	17 (34)	4 (8)	3 (6)	1 (2)	50 (100)
4.	MARKETFED C	0 (0)	10 (40)	9 (36)	1 (4)	2 (8)	2 (8)	1 (4)	25 (100)
5.	KSCCF	4 (21)	2 (11)	5 (26)	6 (31)	2 (11)	0 (0)	0 (0)	19 (100)
Overall		47 (10)	93 (20)	134 (30)	116 (25)	43 (9)	21 (5)	5 (1)	459 (100)

(Figures in parentheses indicate percentages)

From Table XVI, in overall, it could be observed that 75 per cent of the sample employees had two to four dependents, which is

quite normal among Indian families. Similar trend could be observed invariably in all the five sample organizations.

xi. Knowledge of the Respondents on Co-operation:

Respondents' knowledge on co-operation will enable to deduce the fact, as to how the employees feel about co-operation and co-operative enterprises. Hence, the same were analysed and the results are presented in Table XVII.

The knowledge level of the respondents on the principles of co-operation was assessed by awareness in general and by awareness of individual principles.

As regards general awareness, it could be observed from Table XVII, that in overall, 62 per cent of the respondents were not at all aware of the principles of co-operation and this was really a serious problem that needs attention. Only 38 per cent alone were aware of the principles of co-operation. While the respondents were referred the individual principles and asked for their awareness, the responses were still staggering as could be observed in Table XVII. These indicated the need for employees' education on co-operative principles. Probably, this might be the reason why, Ambujakshan¹ emphasised the need for co-operative education.

1 Ambujakshan Ambat, "Co-operative Training", State Co-operative Union, Trivandrum, Paper presented at the Fourth Kerala Co-operative Congress, 1990, Kozhikode from 26 to 28 May, pp. 1-11.

TABLE XVII

KNOWLEDGE OF THE RESPONDENTS ON CO-OPERATION

(Number of respondents)

Sl. No.	Name of the organization	Awareness of co-operative principles in overall		Awareness about the specific principles of co-operation				
		Yes	No	Each for all and all for each	Democratic control	Open membership	Political and religious neutrality	Limited interest on capital
1.	MILMA	92 (36)	163 (64)	92	86	66	34	13
2.	DINESH	19 (17)	91 (83)	12	5	4	2	3
3.	KSCB	38 (76)	12 (24)	35	33	29	21	16
4.	MARKETFED	13 (52)	12 (48)	35	33	29	21	16
5.	KSCCF	14 (74)	5 (26)	14	14	10	7	6
Overall		176 (38)	283 (62)	-	-	-	-	-

(Figures in parentheses indicate percentages)

2. Manpower Planning, Recruitment, Selection and Training

Manpower planning, essentially involves the projection of manpower requirements in terms of number of persons required, the levels of skills and knowledge required etc. Therefore, it becomes necessary to identify clearly the requirements of individual jobs, by studying minutely the duties to be performed

in that job etc. Manpower planning also involves recruitment, selection and training of those persons who are found to be fulfilling the job requirements. Hence, the data pertaining to these aspects in the sample organizations were analysed and the results are presented in this section.

i. Manpower Planning:

The importance of manpower planning and the excess or deficit of manpower in the sample organizations as viewed by the respondents were analysed and the results are presented in Table XVIII.

It could be inferred from Table XVIII, that in overall, almost all the respondents were of the view that manpower planning was the keystone in personnel management. Similar responses were observed in all the five sample organizations. Further, when the respondents were probed in by putting the question as to whether the manpower planning was given due consideration in their respective organizations, 60 per cent of the respondents in overall, expressed that the manpower planning was neglected in their organizations, while the remaining 40 per cent were not with that view. This is in line with the findings of Agarwal², who concluded that the existing staffing policies

2 Agarwal R.D., "Staffing Policies and Practices in Urban Co-operative Banks", Co-operative Perspective, Vol.19, No.3, October - December, 1984, pp. 9-12.

TABLE XVIII

RESPONSES OF THE SAMPLE RESPONDENTS ON MANPOWER PLANNING

(Number of respondents)

Sl. No.	Name of Organization	Manpower Planning					
		Keystone		Neglected		Excess Manpower	
		Yes	No	Yes	No	Yes	No
1	MILMA	253 (99.2)	2 (0.8)	175 (69)	80 (31)	45 (18)	210 (82)
2.	DINESH	109 (99)	1 (1)	34 (31)	76 (69)	0 (0)	110 (100)
3.	KSCB	50 (100)	0 (0)	33 (66)	17 (34)	1 (2)	49 (98)
4.	MARKETFED	25 (100)	0 (0)	23 (92)	2 (8)	12 (48)	13 (52)
5.	KSCCF	19 (100)	0 (0)	9 (48)	10 (52)	2 (10)	17 (90)
Overall		456 (99)	3 (1)	274 (60)	185 (40)	60 (13)	399 (87)

(Figures in parentheses indicate percentages)

were inimical to their efficient functioning. Among the sample organizations, 92 per cent of the respondents in MARKETFED, 69 per cent of the respondents in MILMA and 66 per cent in KSCB indicated that manpower planning was neglected in their respective organizations. On the other hand, 69 per cent of the respondents in DINESH and 52 per cent in KSCCF, expressed that

manpower planning was given due consideration in their organizations.

Regarding the question of excess manpower availability in the sample organizations in overall, 87 per cent of the respondents expressed that there was no excess manpower in their organizations. Similar high percentage of responses were observed in all the sample organizations except in MARKETFED, wherein, 52 per cent of the respondents indicated no excess manpower, while 48 per cent expressed the availability of excess manpower.

ii. Recruitment and Selection:

Recruitment involves, locating the right kind of persons for the job. To find the right type of persons, there are many sources and each organization recruits persons from various sources. Therefore, the details on the sources relied on, by the sample organizations were analysed and the results are presented in Table XIX.

From Table XIX, it could be noted that in overall, 32 per cent of the employees were recruited directly and 28 per cent were recruited through newspaper advertisements, while 19 per cent were recruited through other sources and 15 per cent were recruited through employment exchanges. Recruitment through union, deputation and influence of relatives were found to be at the minimum.

TABLE XIX

SOURCES OF RECRUITMENT

Sl. No. of the organization	Sources							Total
	Employ-ment exch-ange	News paper adver-tise-ment	Relati-ves unions	Trade unions	Deput-tation	Dire-ctly	others	
1. MILMA	57 (22.0)	60 (24)	3 (1)	2 (0.7)	10 (4)	70 (27.3)	53 (21)	255 (100)
2. DINESH	10 (9.2)	9 (8.2)	0 (0)	4 (3.6)	2 (1.8)	55 (50)	30 (27.2)	110 (100)
3. KSCB	1 (2)	34 (68)	0 (0)	0 (0)	2 (4)	12 (24)	1 (2)	50 (100)
4. MARKETTED	0 (0)	11 (44)	1 (4)	0 (0)	1 (4)	11 (44)	1 (4)	25 (100)
5. KSCCF	0 (0)	15 (79)	0 (0)	0 (0)	1 (5.2)	2 (10.6)	1 (5.2)	19 (100)
Overall	68 (15)	129 (28)	4 (1)	6 (1.4)	16 (3.6)	150 (32)	86 (19)	459 (100)

(Figures in parentheses indicate percentages)

Recruitment through the employment exchange office was found to be the maximum in MILMA (22 per cent), while that source was utilised to a minimal extent by other sample organizations as could be evidenced from Table XIX. As regards newspaper advertising, as a source of recruitment was utilised to the maximum extent by the KSCCF with 79 per cent, followed by KSCB with 68 per cent, MARKETFED with 44 per cent, MILMA with 24 per cent and DINESH with 8.2 per cent.

Table XIX also revealed the fact that deputation from other organizations also formed as one of the sources of recruitment among the sample organizations. In overall, a minimal of 3.6 per cent of the respondents alone were recruited through deputation and this percentage varied from the minimum of 1.8 per cent in DINESH to the maximum of 5.2 per cent in KSCCF.

Further, it could be noted from Table XIX, that in overall, the direct contact source dominated all other sources with the maximum 32 per cent of respondents got recruited. Among the sample organizations, maximum percentage of respondents, recruited through this source was in DINESH with 50 per cent, followed by MARKETFED (44 per cent), MILMA (27 per cent), KSCB (24 per cent) and KSCCF (11 per cent). It could be further observed from Table XIX, that the sources of trade unions and relatives were utilized to a very limited extent, while, as much as 19 per cent of the respondents were recruited through other sources.

iii. Opinions on the Appropriateness of the Recruitment and Selection Procedures:

The opinions of the respondents on the appropriateness of recruitment and selection procedure will provide an idea about their attitude towards the recruitment procedures followed in their organizations and their grievances, if any, in this regard. Hence, the details on the same were analysed and the results are presented in Table XX.

From Table XX, it could be seen that in overall, 64 per cent of the respondents felt that the recruitment and selection procedures followed in their organizations were appropriate, while 36 per cent felt that the procedures were inappropriate. Inappropriateness was however, more pronounced in MARKETFED as compared to other organizations and this needs consideration.

Further, the proposed changes were also elicited from the respondents and the responses are also presented in Table XX. It could be observed from Table XX, that while, 58 per cent of the respondents, who responded negatively, opined that the recruitment and selection might be done by an outside agency, 37 per cent expressed the conduct of written test as one of the modes of selection. Among the sample organizations, the proposal of involvement of outside agency was more pronounced in MARKETFED and MILMA. On the other hand, the proposal of conducting tests was more pronounced in DINESH, KSCB and MILMA.

TABLE XX

OPINIONS ON THE APPROPRIATENESS OF THE MODE OF RECRUITMENT AND SELECTION

Sl. No.	Name of the organization	(Number of respondents)				
		Appropriateness		Changes proposed		
		Yes	No	By outside agency	Through tests	Others
1.	MILMA	153 (60)	102 (40)	67 (66)	31 (30)	4 (4)
2.	DINESH	86 (78)	24 (22)	4 (17)	20 (83)	0 (0)
3.	KSCB	32 (64)	18 (36)	9 (50)	7 (39)	2 (11)
4.	MARKETFED	7 (28)	18 (72)	14 (78)	2 (11)	2 (11)
5.	KSCCF	15 (79)	4 (21)	3 (75)	1 (25)	0 (0)
Overall		293 (64)	166 (36)	97 (58)	61 (37)	8 (5)

(Figures in parentheses indicate percentages)

iv. Opinions on Direct Recruitment:

The opinions of the respondents on direct recruitment to fill about 50 per cent of the managerial positions were collected, analysed and the results are presented in Table XXI.

Perusal of Table XXI, indicated that in overall, 60 per cent of the respondents desired for direct recruitment, while 40 per cent were not for it. Probably, the desirability might be due to the need for filling certain posts with professional or specially qualified persons and the undesirability might be from the point of view of arresting promotion chances for the existing incumbents at the lower levels. Even among the sample organizations, the desirability is more pronounced in the organizations like MARKETFED (80 per cent), KSCCF (74 per cent) and MILMA (71 per cent). These might be the reasons why, the International Co-operative Alliance³ stressed the need for recruiting and hiring the personnel on the basis of the qualifications, while Rao⁴ stressed for professionalisation for efficeint functioning of co-operatives.

The respondents who desired to continue the direct recruitment, were further probed in to the need for the same and

3 International Co-operative Alliance, Modern Personnel Policies - A Model for Co-operative Organizations, Moshi, Tanzania, 1990, p. 2.

4 Rao M. Kutumba, "Professionalisation of Co-operative Management - precept and practice", The Tamil Nadu Journal of Co-operation, Vol.79, March 1988, No. 9, p. 552.

TABLE XXI

OPINIONS OF THE RESPONDENTS ON DIRECT RECRUITMENT

Sl. No. of the organization	Name of the organization or not	(Number of respondents)				
		Desirable Yes	Desirable No	If 'Yes', suggestions	Strictly based on merit	In the absence of qualified persons in the organization
1.	MILMA	181 (71)	74 (29)	60 (33)	112 (62)	9 (5)
2.	DINESH	41 (37)	69 (63)	10 (24)	15 (37)	16 (39)
3.	KSCB	18 (36)	32 (64)	7 (39)	4 (22)	7 (39)
4.	MARKETFED	20 (80)	5 (20)	2 (10)	14 (70)	4 (20)
5.	KSCCF	14 (74)	5 (26)	8 (58)	3 (21)	3 (21)
Overall		274 (60)	185 (40)	87 (32)	148 (54)	39 (14)

(Figures in parentheses indicate percentages)

suggestions put forth by them are also presented in the Table XXI. Perusal of the same exhibited the fact that, while 54 per cent of them suggested for direct recruitment strictly based on merits of the individual, 14 per cent respondents opined that direct recruitment could be resorted to only in the event of non-availability of qualified personnel in the sample organizations concerned. However, 32 per cent of the respondents were of the view that the direct recruitment may be effected for the posts requiring professionals, that too, by giving wide publicity.

v. Opinions on the Deputation of Employees from other Departments/Organizations:

The opinions of the respondents on the deputation of employees from other departments/organizations were also collected, analysed and the results are presented in Table XXII.

From Table XXII, it could be noted that 85 per cent, 75 per cent, 64 per cent, 96 per cent and 68 per cent of MILMA, DINESH, KSCB, MARKETFED and KSCCF employees respectively, expressed that the deputation of employees from other departments/organizations could be discouraged. This might be due to the fact that the promotion chances for the existing employees in the organizations would be reduced. On the other hand, 15 per cent, 25 per cent, 36 per cent, four per cent and 32 per cent of the MILMA, DINESH, KSCB, MARKETFED and KSCCF employees respectively, viewed that deputation of employees from other departments/organizations

TABLE XXII

OPINIONS OF THE RESPONDENTS ON THE DEPUTATION OF EMPLOYEES

Sl. No.	Name of the organization	(Number of respondents)		
		Deputation should be discouraged or not		
		Yes	No	Total
1.	MILMA	216 (85)	39 (15)	255 (100)
2.	DINESH	83 (75)	27 (25)	110 (100)
3.	KSCB	32 (64)	18 (36)	50 (100)
4.	MARKETFED	24 (96)	1 (4)	25 (100)
5.	KSCCF	13 (68)	6 (32)	19 (100)
	Overall	368 (80)	91 (20)	459 (100)

(Figures in parentheses indicate percentages)

should not be discouraged. Overall, it could be seen that 80 per cent of the respondents viewed that deputation could be discouraged and 20 per cent viewed that deputation could not be discouraged. It could, therefore be inferred that most employees of all the five organizations opined to discourage deputation of employees from other departments/organizations.

vi. Opinions on the Adherence to the Existing Reservation Policy in the Co-operatives:

The opinions about the adherence to the reservation policy of the Government in co-operatives were analysed and the results are presented in Table XXIII below.

TABLE XXIII

OPINIONS OF THE RESPONDENTS FOR THE ADHERENCE TO THE RESERVATION POLICY OF THE GOVERNMENT IN CO-OPERATIVES

Sl. No.	Name of the organization	(Number of respondents)		
		Yes	No	Total
1.	MILMA	130 (51)	125 (49)	255 (100)
2.	DINESH	65 (59)	45 (41)	110 (100)
3.	KSCB	28 (56)	22 (44)	50 (100)
4.	MARKETFED	16 (64)	9 (36)	25 (100)
5.	KSCCF	15 (79)	4 (21)	19 (100)
Overall		254 (55)	205 (45)	459 (100)

(Figures in parentheses indicate percentages)

It could be seen from Table XXIII, that in overall, 55 per cent of the respondents were of the view that the reservation

policy of the Government should be strictly followed in co-operatives as well, while 45 per cent of the respondents were against it. This response could have policy implications as far as the policy makers are concerned. This trend was reflected uniformly in all the sample organizations, as could be evidenced by Table XXIII.

vii. Training:

Training is an important method of personnel development and therefore, the opinions of the respondents on the adequacy and appropriateness of the training and development programmes were collected, analysed and the results are presented in Table XXIV.

It could be seen from the Table XXIV, that in overall, 38 per cent of employees of the five sample organizations viewed the training programmes as appropriate, adequate and need-based, while 62 per cent viewed the other way. This merits due consideration. Similar views were expressed by majority of the respondents in four sample organizations except in DINESH, wherein the views of the respondents were the other way. This might be due to the variations in the nature of work between the former four organizations and the DINESH. Probably these might be the reasons why, Sah⁵ was sceptical about the effectiveness of the training programmes.

5 Sah A.K., Functional Management for the Co-operatives, Rainbow Publications, Coimbatore, 1986, p. 19.

TABLE XXIV

OPINIONS OF THE RESPONDENTS ON THE APPROPRIATENESS AND ADEQUACY OF THE TRAINING AND DEVELOPMENT PROGRAMMES OF THE CO-OPERATIVES

Sl. No.	Name of the organization	(Number of respondents)		
		Appropriate, adequate and need based		
		Yes	No	Total
1.	MILMA	55 (22)	200 (78)	255 (100)
2.	DINESH	97 (88)	13 (12)	110 (100)
3.	KSCB	12 (24)	38 (76)	50 (100)
4.	MARKETFED	0 (0)	25 (100)	25 (100)
5.	KSCCF	9 (47)	10 (53)	19 (100)
Overall		173 (38)	286 (62)	459 (100)

(Figures in parentheses indicate percentages)

3. Promotion, Transfer, Performance Appraisal Policies and Communication System

Promotions are given to employees to acknowledge their services. Promotions are given based on age, qualification and/or experience. Promotions and transfers are effected within the organization with a view to filling up the vacancies arising

now and then. The procedure followed by the management in promotions and transfers may either result in effective growth of the organization or crop up morale problems among the employees. Therefore, the opinions of the respondents on the policies governing promotions and transfers in the sample organizations are discussed in this section.

i. Promotion:

An effective promotion policy would always keep up the morale of the employees working in an organization, resulting in better productivity and growth. Therefore, the opinions of the respondents on the effectiveness of the promotion policies of their respective organizations were elicited, analysed and the results are presented in Table XXV.

It could be seen from Table XXV, that in overall, 35 per cent of the employees opined that the promotion policy in their organization was bad, while 26 per cent opined it as good. The extreme opinions of 'very good' and 'very bad' were also expressed by four per cent and 11 per cent of the respondents respectively. However, sizable percentage (24 per cent) of the respondents remained almost unanswered. Similar trends existed in almost all the sample organizations. This in a way, indicated the existence of some grievances among the respondents regarding promotion policy. Probably, these might be the reasons why

Sinha and Sahaya⁶ pointed out the need for timely promotions for personnel efficiency.

TABLE XXV
OPINIONS OF THE RESPONDENTS ON PROMOTION POLICY OF THE
CO-OPERATIVES

(Number of respondents)

Sl. No.	Name of the organization	Opinions of the respondents					Total
		Very good	Good	Can't say	Bad	Very bad	
1.	MILMA	4 (1.5)	72 (28.5)	54 (21)	89 (35)	36 (14)	255 (100)
2.	DINESH	2 (1.8)	26 (24)	20 (18)	56 (51)	6 (5.2)	110 (100)
3.	KSCB	1 (2)	13 (26)	12 (24)	14 (28)	10 (20)	50 (100)
4.	MARKETFED	4 (16)	6 (24)	14 (56)	1 (4)	0 (0)	25 (100)
5.	KSCCF	7 (37)	1 (5.3)	11 (57.7)	0 (0)	0 (0)	19 (100)
Overall		18 (4)	118 (26)	111 (24)	160 (35)	52 (11)	459 (100)

(Figures in parentheses indicate percentages)

6 Sinha S.K. and Sahaya R., Management of Co-operative Enterprises (Principles and Practices), National Council of Co-operative Training (National Co-operative Union India), New Delhi, 1981, p. 36.

ii. Opinions on Seniority as the Criterion for Promotion:

Promoting employees on the basis of seniority is a customary practice followed in many organizations. With the advancement of modern technologies and the availability of highly qualified persons, seniority as the basis for promotion is gradually losing importance. The views of the employees on this issue were gathered, analysed and the results are given in Table XXVI below.

TABLE XXVI

OPINIONS OF THE RESPONDENTS WITH REGARD TO SENIORITY AS THE
CRITERION FOR PROMOTION

Sl. No.	Name of the organization	(Number of respondents)					Total
		Strongly agree	Agree	Can't say	Dis-agree	Strongly disagree	
1.	MILMA	26 (10)	91 (36)	14 (5)	112 (44)	12 (5)	255 (100)
2.	DINESH	2 (1.8)	18 (16.2)	8 (7)	77 (70)	5 (5)	110 (100)
3.	KSCB	6 (12)	17 (34)	8 (16)	13 (26)	6 (12)	50 (100)
4.	MARKETFED	1 (4)	9 (36)	1 (4)	14 (56)	0 (0)	25 (100)
5.	KSCCF	1 (5.2)	7 (37)	0 (0)	10 (52.6)	1 (5.2)	19 (100)
Overall		36 (8)	142 (31)	31 (7)	226 (49)	24 (5)	459 (100)

(Figures in parentheses indicate percentages)

From Table XXVI, it could be seen that, 44 per cent of MILMA employees disagreed with seniority criterion for promotion, whereas, 36 per cent agreed to it. The seniority criterion was disagreed by 70 per cent of DINESH employees, while 16.2 per cent agreed. In the case of KSCB, 34 per cent agreed, while 26 per cent disagreed and 16 per cent could not give their opinions. Further, 56 per cent employees in MARKETFED and 52.6 per cent in KSCCF disagreed with the seniority criterion, while 36 per cent of MARKETFED employees and 37 per cent of KSCCF employees agreed to it. Thus, it could be observed that opinions varied between employees in the same organization. Except in KSCB, the employees in the other four sample organizations, felt that the seniority criterion might not be followed.

In overall, it could be observed that, 54 per cent of the sample respondents disagreed, seniority as the criterion for promotion, 39 per cent agreed to it, while seven per cent remained undecided. This is in contradiction to the existing promotion policy, which considered seniority as the only criterion for promotion.

This might be due to the changing management environment and bitter experiences gained from implementing the existing promotion policy. In a way, this is also a welcome sign of the changing attitudes of the employees. Moreover, only negligible percentage of the respondents remained undecided about the issue.

This will also help, competent persons in reaching the top of the organizational hierarchy.

iii. Scope for Promotion:

The existence of better avenues for promotion would reflect the effectiveness of the personnel management in particular and the better organizational climate in general of a particular organization. Therefore, the opinions of the respondents on the promotion avenues in their respective organizations were elicited, analysed and the results are given in Table XXVII.

Overall, it could be seen from Table XXVII, that 50 per cent of the respondents opined that they did not have scope for promotion, whereas only 24 per cent opined that they had adequate chances of promotion. However, 15 per cent of the respondents could not give their opinions in this regard. Similar expressions were noticed among the respondents of the individual sample organizations also. Thus, it could be deduced that the chances for promotion in all the sample organizations were limited and hence, this needs some corrective measures.

iv. Transfer Policy:

In the interest of organizational growth and survival, the transfers are normally effected. At times, the transfers may be against the interests of the personnel concerned. Therefore,

TABLE XXVII

OPINIONS OF THE RESPONDENTS ON THE SCOPE FOR PROMOTION IN THEIR
ORGANIZATIONS

Sl. No.	Name of the organization	(Number of respondents)					Total
		Strongly agree	Agree	Can't say	Dis-agree	Strongly disagree	
1.	MILMA	11 (4.3)	76 (30)	44 (17.2)	108 (42.3)	16 (6.2)	255 (100)
2.	DINESH	3 (2.7)	15 (14)	12 (11)	75 (68)	5 (4.3)	110 (100)
3.	KSCB	0 (0)	6 (12)	12 (24)	17 (34)	15 (30)	50 (100)
4.	MARKETFED	0 (0)	5 (20)	0 (0)	17 (68)	3 (12)	25 (100)
5.	KSCCF	0 (0)	6 (32)	0 (0)	13 (68)	0 (0)	19 (100)
Overall		14 (3)	108 (24)	68 (15)	230 (50)	39 (8)	459 (100)

(Figures in parentheses indicate percentages)

an attempt has been made in this sub-section to elicit the opinions of the respondents on the transfer policies adopted in the respective sample organizations and the results are presented in Table XXVIII.

From Table XXVIII, it could be noted that 24 per cent, 15 per cent, 82 per cent, four per cent and 37 per cent of the

respondents in MILMA, DINESH, KSCB, MARKETFED and KSCCF respectively expressed that their organizations had proper transfer policies, while 76 per cent, 85 per cent, 18 per cent, 96 per cent and 63 per cent respectively of MILMA, DINESH, KSCB, MARKETFED and KSCCF indicated that their organizations had no proper transfer policies. Overall, 28 per cent employees expressed that they had transfer policy and 72 per cent expressed that they had no transfer policy.

TABLE XXVIII

OPINIONS ON TRANSFER POLICY AND THE LEVEL OF SATISFACTION

Sl. No.	Name of the organization	Existence of transfer policy		Level of satisfaction				
				(Number of respondents)				
		Yes	No	Very much satisfied	Satisfied	Con't say	Dis-satisfied	Very much dis-satisfied
1.	MILMA	61 (24)	194 (76)	5 (8.2)	34 (56)	12 (19)	9 (15)	1 (1.8)
2.	DINESH	17 (15)	93 (85)	0 (0)	14 (82)	2 (12)	1 (6)	0 (0)
3.	KSCB	41 (82)	9 (18)	1 (2.4)	24 (58.5)	5 (12)	10 (24)	1 (2.5)
4.	MARKETFED	1 (4)	24 (96)	0 (0)	0 (0)	0 (0)	1 (100)	0 (0)
5.	KSCCF	7 (37)	12 (63)	0 (0)	7 (100)	0 (0)	0 (0)	0 (0)
Overall		127 (28)	332 (72)	6 (4.7)	79 (62)	19 (15)	21 (16.5)	2 (1.8)

(Figures in parentheses indicate percentages)

With regard to the satisfaction levels of the respondents who said, that their organizations had proper transfer policies, it could be seen from Table XXVIII, in overall 62 per cent indicated that they were satisfied with transfers effected so far, while 16.5 per cent were dissatisfied. Among the sample organizations, the satisfaction level was more pronounced in DINESH and KSCCF, while dissatisfaction was more pronounced in KSCB alone. Thus, there existed controversial opinions regarding the transfers effected in KSCB.

v. Performance Appraisal System:

Performance appraisal of the personnel in any organization is a pre-requisite for the proper growth of the organization. Therefore, the appropriateness of the appraisal system counts a lot and hence, the opinions of the respondents on the appropriateness of the system in their respective organizations were elicited and the results are exhibited in Table XXIX.

It could be noted from Table XXIX, that the percentages of respondents, who expressed that their organizations had performance appraisal system, were 24, 2.7, 28, 64 and 11 respectively in MILMA, DINESH, KSCB, MARKETFED and KSCCF. In overall, while 21 per cent of the respondents expressed that there existed the performance appraisal system, 79 per cent

expressed that it did not exist. Rathod⁷ also observed that no uniform criteria were applied in appraising the employees' performance.

TABLE XXIX

OPINIONS OF THE RESPONDENTS ON PERFORMANCE APPRAISAL SYSTEM

Sl. No.	Name of the organization	Existence of performance appraisal system		Opinions				
		Yes	No	Very good	Good	Can't say	Bad	Very bad
1.	MILMA	61 (24)	194 (76)	5 (8.2)	34 (55.7)	12 (19.6)	9 (14.7)	1 (1.8)
2.	DINESH	3 (2.7)	107 (97.3)	0 (0)	3 (100)	0 (0)	0 (0)	0 (0)
3.	KSCB	14 (28)	36 (72)	0 (0)	8 (57)	6 (43)	0 (0)	0 (0)
4.	MARKETFED	16 (64)	9 (36)	0 (0)	7 (44)	4 (25)	5 (31)	0 (0)
5.	KSCCF	2 (11)	17 (89)	0 (0)	1 (50)	1 (50)	0 (0)	0 (0)
Overall		96 (21)	363 (79)	5 (5.2)	53 (55.2)	23 (24)	14 (14.6)	1 (1)

(Figures in parentheses indicate percentages)

7 Rathod C.S., An Enquiry into Management of District Central Co-operative Banks in Gujarat, Department of Co-operation, M.S. University of Baroda, 1982, p. 36.

Regarding the levels of satisfaction among the 96 respondents, who indicated that their organizations had appraisal system, 53 (55.2 per cent) expressed that the system was good, while 14 (14.6 per cent) felt the system as bad. However, 23 (24 per cent) remained undecided, as could be observed in Table XXIX.

vi. Communication:

With a view to passing on the messages effectively among the individuals, both horizontally and vertically, each and every organization has developed its own communication system. Better the communication system developed, more would be the effectiveness in passing the message among individuals. Therefore, it was attempted to elicit the opinions of the respondents on the existing communication system in their respective organizations and the results are presented in Table XXX.

From the Table XXX, it could be seen that in overall, 48 per cent of the respondents felt the existing communication system in the respective organizations was 'good' while, 34 per cent reported that the system was 'bad'. On the extremes, while, one per cent felt the system was 'very good', four per cent said it was 'very bad'. It was also observed that 13 per cent did not respond at all in either way.

TABLE XXX

OPINIONS OF THE RESPONDENTS REGARDING EFFECTIVENESS OF THE
EXISTING COMMUNICATION SYSTEM

(Number of respondents)

Sl. No.	Name of the organization	Opinions of the respondents					Total
		Very good	Good	Can't say	Bad	Very bad	
1.	MILMA	2 (1)	104 (41)	35 (13)	106 (42)	8 (3)	255 (100)
2.	DINESH	2 (2)	81 (74)	9 (8)	17 (15)	1 (1)	110 (100)
3.	KSCB	1 (2)	19 (38)	10 (20)	15 (30)	5 (10)	50 (100)
4.	MARKETFED	0 (0)	5 (20)	4 (16)	15 (60)	1 (4)	25 (100)
5.	KSCCF	0 (0)	10 (53)	3 (16)	4 (21)	2 (10)	19 (100)
Overall		5 (1)	219 (48)	61 (13)	157 (34)	17 (4)	459 (100)

(Figures in parentheses indicate percentages)

4. Industrial Relations

The important aspect of motivation of employees is the industrial relations situation existing between employees and/or the union on one side and the management on the other. Now-a-days, the industrial relations situation has been fast deteriorating with increasing strikes, lock-outs and gheraos.

Therefore, it becomes necessary to understand the nature of industrial relations existing in the sample organizations. The details in this regard were collected, analysed and the results are discussed in this section.

i. Employees' Attitude Towards the Supervisor:

Employees' relations with their supervisors indicate the nature of work environment. Better relationship indicates congenial work environment. Hence, the respondents' relationships with their supervisors were analysed and the results are given in Table XXXI.

From the Table XXXI, it could be observed that, 71 per cent of MILMA employees agreed that their supervisors gave credit and praised for the work well done, while 11 per cent could not say anything. The question of giving credit to the good work by the supervisors was posed to the respondents and from the responses exhibited in the Table XXXI, it could be inferred that, in overall, 65 per cent of the respondents agreed that their supervisors gave due credit and praised for good work, while 23 per cent disagreed for the same. Similar trend was observed in almost all the sample organizations. This exhibited the same practice of praising the good work.

As regards impartiality issues of the supervisors, equal percentages of respondents agreed as well as disagreed that,

TABLE XXXI

EMPLOYEES' ATTITUDE TOWARDS THE SUPERVISOR

Sl. No.	Name of the organization	Gave credit and praised for good work		Dis- agreed		Con't say		Agreed		Con't say		Dis- agreed		Stro- ngly dis- agreed		Stro- ngly dis- agreed	
		Stro- ngly agreed	Dis- agreed	Stro- ngly dis- agreed	Dis- agreed	Stro- ngly agreed	Dis- agreed	Stro- ngly agreed	Dis- agreed	Stro- ngly agreed	Dis- agreed	Stro- ngly dis- agreed	Dis- agreed	Stro- ngly dis- agreed	Dis- agreed	Stro- ngly dis- agreed	
1.	MILMA	5 (2)	181 (71)	30 (11)	37 (15)	2 (1)	8 (3)	49 (19)	149 (58)	45 (18)	4 (2)						
2.	DINESH	2 (2)	75 (68)	2 (2)	31 (28)	0 (0)	3 (2.9)	50 (45.3)	6 (5.5)	50 (45.3)	1 (1)						
3.	KSCB	1 (2)	20 (40)	10 (20)	17 (34)	2 (4)	1 (2)	16 (32)	14 (28)	15 (30)	4 (8)						
4.	MARKETTFED	1 (4)	10 (40)	1 (4)	13 (52)	0 (0)	0 (0)	4 (16)	2 (8)	19 (76)	0 (0)						
5.	KSCCF	0 (0)	13 (68)	0 (0)	6 (32)	0 (0)	0 (0)	8 (42)	2 (11)	9 (47)	0 (0)						
Overall		9 (2)	299 (65)	43 (9)	104 (23)	4 (1)	12 (3)	127 (28)	173 (37)	138 (30)	9 (2)						

(Figures in parentheses indicate percentages)

their supervisors were impartial in making decisions. Sizable percentage (37 per cent) of the respondents also expressed that they could not give definite answers, as is evident from Table XXXI. Thus, there existed considerable issues on impartiality.

ii. Inter-Personal Relationships - Horizontal and Vertical:

Employees' relationships with co-workers and the superiors will indicate the nature of work environment. Hence, the attitude of employees regarding their relationships with co-workers as well as with the superiors were analysed and the results are presented in Table XXXII.

It could be seen from Table XXXII, that in overall, 72 per cent of the respondents had 'friendly' relations and 18 per cent had 'very friendly' relations with their co-workers. Among the sample organizations also, similar trend could be observed. This is a healthy sign for a good work environment.

With regard to the relationships of the respondents with their supervisors, it could be observed from the Table XXXII, that 55 per cent of the respondents had 'usually fair' relationships with their supervisors and 24 per cent had 'always fair' relationships. Invariably, in all the sample organizations, the relationships of the respondents with their supervisors were good, as 79 per cent of the respondents exhibited positive responses.

TABLE XXXII
INTER-PERSONAL RELATIONSHIPS BOTH HORIZONTAL AND VERTICAL

Sl. No.	Name of the organization	(Number of respondents)									
		Association with co-workers					Relationship with the supervisor				
		Very friendly	Friendly	Can't say	Unfriendly	Very friendly	Usualy fair	Can't say	Often fair	Always un-fair	Always fair
1.	MILMA	52 (20)	171 (67)	21 (8)	7 (3)	4 (2)	50 (20)	152 (60)	46 (17)	5 (2)	2 (1)
2.	DINESH	6 (5)	101 (92)	1 (1)	2 (2)	0 (0)	22 (20)	70 (64)	16 (14)	2 (2)	0 (0)
3.	KSCB	16 (32)	28 (56)	6 (12)	0 (0)	0 (0)	16 (32)	25 (50)	9 (18)	0 (0)	0 (0)
4.	MARKETFED	4 (16)	17 (68)	4 (16)	0 (0)	0 (0)	20 (80)	2 (8)	2 (8)	1 (4)	0 (0)
5.	KSCCF	4 (21)	15 (79)	0 (0)	0 (0)	0 (0)	5 (26)	5 (26)	9 (48)	0 (0)	0 (0)
Overall		82 (18)	332 (72)	32 (7)	9 (2)	4 (1)	113 (24)	254 (55)	82 (18)	8 (2)	2 (1)

(Figures in parentheses indicate percentages)

iii. Attitude of the Management as Perceived by the Respondents:

The most important single determinant which could contribute towards maintaining industrial peace is the attitude and the outlook of the employers towards the employees. It makes great difference, whether the employers view the workers as an irresponsible lot of people essentially opposed to work or as people who could gainfully be involved in constructive activities under proper conditions. These two attitudes reflect the approach the management may follow in dealing with the workers.

Attitude of the management towards workers, as perceived by the respondents exhibit the image of the organizations among the respondents. Hence, the opinions of the respondents about their managements' attitude towards workers were analysed and the results are presented in Table XXXIII.

From Table XXXIII, it could be noted that 53 per cent of the respondents perceived managements' attitudes towards employees was 'good', while 20 per cent perceived it as 'bad'. Similarly, while four per cent perceived it as 'very good', three per cent perceived it as 'very bad'. However, 20 per cent of the respondents could not give conclusive opinions. Thus, it could be observed that the perceptions of the respondents were of mixed nature and this needs due consideration on the part of the management.

TABLE XXXIII

OPINIONS OF THE RESPONDENTS ABOUT MANAGERMENTS' ATTITUDES TOWARDS
WORKERS

(Number of respondents)

Sl. No.	Name of the organization	Employees' opinions					Total
		Very good	Good	Can't say	Bad	Very bad	
1.	MILMA	8 (3)	118 (46)	59 (23)	61 (24)	9 (4)	255 (100)
2.	DINESH	7 (6)	75 (68)	16 (15)	11 (10)	1 (1)	110 (100)
3.	KSCB	4 (8)	28 (56)	9 (18)	7 (14)	2 (4)	50 (100)
4.	MARKETFED	0 (0)	8 (32)	9 (36)	8 (32)	0 (0)	25 (100)
5.	KSCCF	0 (0)	12 (63)	1 (5)	6 (32)	0 (0)	19 (100)
	Overall	19 (4)	241 (53)	94 (20)	93 (20)	12 (3)	459 (100)

(Figures in parentheses indicate percentages)

iv. Trade Union Activities:

The radical outlook held by the trade unions affiliated to various political parties has added an element of militancy to the labour movement in the recent years in most of the organizations. Enlightened trade union membership as well as leadership will be an asset to any organization. Therefore, the details on the trade union activities were collected, analysed and the results are presented in Table XXXIV.

TABLE XXXIV

OPINIONS OF THE RESPONDENTS ON TRADE UNION MEMBERSHIP

Sl. No.	Name of the organization	Membership		If yes, active		(Number of respondents)				
		Yes	No	Yes	No	Don't like	Use less	Can't say	Not for members	Not eligible
1.	MILMA	213 (84)	42 (16)	94 (44)	119 (56)	9	9	-	10	14
2.	DINESH	108 (98)	2 (2)	60 (56)	48 (44)	-	-	-	-	2
3.	KSCB	49 (98)	1 (2)	40 (80)	9 (20)	-	-	-	1	-
4.	MARKETFED	21 (84)	4 (16)	8 (38)	13 (62)	2	-	-	-	2
5.	KSCCF	16 (84)	3 (16)	11 (68)	5 (32)	1	2	-	-	-
Overall		407 (89)	52 (11)	213 (52)	194 (48)	12	11	-	11	18

(Figures in parentheses indicate percentages)

From Table XXXIV, it could be seen that, 84 per cent of the employees of MILMA were having trade union membership and 16 per cent were not having membership in any trade union. Forty four per cent of them opined that they were active members of the union, while 56 per cent opined that they were not active members. The reasons given for not taking membership were non-eligibility to become members, feeling that the unions were not doing anything for the members, the feeling that it was useless and lack of interest in such activities. In DINESH, 98 per cent of the employees had membership in one union or the other, while two per cent did not become members. It was also revealed that 56 per cent employees were active members while 44 per cent were not. Ninety eight per cent of KSCB employees had trade union membership, while, two per cent did not have it, as they thought, that the unions were not doing anything for the members. They also revealed that 80 per cent members were active, whereas 20 per cent were not. In the case of MARKETFED, 84 per cent employees had union membership, while 16 per cent did not become members. The reasons given for not taking membership were non-eligibility and the lack of interest towards trade unions. However, 38 per cent of MARKETFED employees were active members, while 62 per cent were passive. Further, 84 per cent employees of KSCCF had trade union membership, while 16 per cent did not become members and the reasons were lack of interest in trade union activities and the feeling that these were useless. It was

also revealed that, 68 per cent were active trade union members while 32 per cent were not.

In overall, it could be observed from Table XXXIV, that 89 per cent of the respondents were the members of the trade union and 52 per cent of them were active members of the union. Among the 52 respondents, who were not members of any trade union, 18 attributed non-eligibility as the reason for not enrolling themselves as members of any trade union, while 12 respondents expressed their dislikes to be a member of any trade union. Further, 11 respondents even went to the extent of indicating that enrolling membership was a waste.

As regards individual sample organizations, maximum enrolment of membership (98 per cent) could be witnessed in DINESH and KSCB, while a minimum of 84 per cent enrolment could be observed in the remaining three sample organizations. High percentage of enrolment might be due to better collective bargaining positions, the members gained and the management participation. Sheth⁸ also attributed leaders' ability to settle problems of workers, led to active union participation.

8 Sheth N.R., "Workers' Participation in Trade Union Activity", Indian Journal of Industrial Relations, Vol.4(3), January, 1969, pp. 279-84.

v. Redressal of Grievances:

Grievances arise mainly due to lack of understanding between the employees and the employers. Workers become despair, depressed, disgusted and demoralised if the grievances are not redressed in time. They create tension in the minds of the employees as well as the employers and affect both their mental and physical health, ultimately resulting in organizational inefficiency and low productivity. Therefore, the opinions of the employees regarding redressal of grievances were elicited, analysed and the results are presented in Table XXXV.

From Table XXXV, it could be evidenced in overall, that when the statement of 'firm and fair redressal of grievances by the management' was referred to the respondents, 50 per cent of them opined positively, while 32 per cent responded the other way. However, 18 per cent remained without answering. Among the sample organizations, more than 50 per cent of the respondents opined positively, in organizations like MILMA, KSCCF and DINESH. In sample organizations like KSCB and MARKETFED, however, the negative responses were more pronounced and this needs the consideration of the managements.

TABLE XXXV

OPINIONS OF THE RESPONDENTS ABOUT THE FAIRNESS AND FIRMNESS OF
MANAGEMENT IN THE REDRESSAL OF GRIEVANCES

Sl. No.	Name of the organization	(Number of respondents)					
		Strongly agreed	Agreed say	Con't say	Disagreed	Strongly disagreed	
1.	MILMA	65 (25)	81 (32)	63 (26)	22 (8)	24 (9)	255 (100)
2.	DINESH	0 (0)	58 (52)	4 (4)	48 (44)	0 (0)	110 (100)
3.	KSCB	1 (2)	11 (22)	11 (22)	20 (40)	7 (14)	50 (100)
4.	MARKETTED	0 (0)	5 (20)	4 (16)	16 (64)	0 (0)	25 (100)
5.	KSCCF	0 (0)	11 (58)	0 (0)	8 (42)	0 (0)	19 (100)
Overall		66 (14)	166 (36)	82 (18)	114 (25)	31 (7)	459 (100)

(Figures in parentheses indicate percentages)

viii. Union Leadership and Employee Participation in Decision Making:

The most outstanding feature of leadership of Indian Trade Unionism is that, it has its origins outside the working class. Extreme reliance on outside leadership has not only led to a lack of identity with the leader by the members, but also to over-politicisation of the movement and the resultant shifting of loyalties. Besides, in recent years, considerable thought has been given to the question of employees' participation in the management of co-operative organizations in the country. Hence, the opinions of the employees on the outside union leadership and employees' participation in decision making were analysed and the results are presented in Table XXXVI.

As regards opinions of the respondents on the preference for outside leadership, it could be seen from Table XXXVI, that while 50 per cent preferred for outside leadership, 50 per cent did not prefer for the same in overall. This might be due to political association and consequent higher bargaining power gained. However, among the sample organizations the preference for outside leader was more pronounced in sample organizations like KSCB (72 per cent) and KSCCF (89 per cent), while the internal leadership was more preferred in sample organizations like DINESH.

TABLE XXXVI

OPINIONS OF THE RESPONDENTS ON UNION LEADERSHIP AND MANAGEMENT PARTICIPATION

Sl. No. of the organization	(Number of respondents)				
	Preference to leadership	No	Total	Employees' participation in decision making	Total
	Yes	No	Total	Yes	No
1. MILMA	145 (57)	110 (43)	255 (100)	221 (87)	34 (13)
2. DINESH	18 (16)	92 (84)	110 (100)	105 (95)	5 (5)
3. KSCB	36 (72)	14 (28)	50 (100)	47 (94)	3 (6)
4. MARKETTED	14 (56)	11 (44)	25 (100)	23 (92)	2 (8)
5. KSCCF	17 (89)	2 (11)	19 (100)	18 (95)	1 (5)
Overall	230 (50)	229 (50)	459 (100)	414 (90)	45 (10)

(Figures in parentheses indicate percentages)

Further, the opinions on the management participation were elicited and it could be noted from Table XXXVI, that 90 per cent preferred the same, while 10 per cent only, did not prefer. This preference is uniformly reflected in the five sample organizations as could be evidenced from the Table XXXVI. This again might be due to the possibility of getting more bargaining power for the employees. These again were in tune with the modern management thinking that could pervade the co-operative sector as well. Mohanan⁹, also by quoting the "Dinesh Model", argued that, workers' participation in management is a feasible proposition.

5. Compensating the Work Force

i. Opinions of Respondents on Emoluments:

Emoluments are given for the recognition of the work done by the employees in an organization. The emoluments vary depending on the cadre, qualification and experience. Unless the employees are satisfied with their emoluments, there will be lack of motivation and interest. Therefore, the opinions of the respondents were elicited, analysed and the results are presented in Table XXXVII.

9 Mohanan N., Industrial Democracy in Action - A Study of Beedi Workers' Co-operatives in Kerala, Kerala Dinesh Beedi, Cannanore, 1984, pp. 48-49.

TABLE XXXVII

OPINIONS OF THE RESPONDENTS TOWARDS EMOLUMENTS IN COMPARISON WITH OTHER ORGANIZATIONS

Sl. No.	Name of the organization	(Number of respondents)					
		Strongly agree	Agree	Can't say	Disagree	Strongly disagree	
1.	MILMA	13 (5)	71 (28)	25 (10)	135 (53)	11 (4)	255 (100)
2.	DINESH	3 (2.7)	59 (54)	8 (7.3)	39 (35)	1 (1)	110 (100)
3.	KSCB	0 (0)	7 (14)	14 (28)	26 (52)	3 (6)	50 (100)
4.	MARKETTED	0 (0)	2 (8)	2 (8)	21 (84)	0 (0)	24 (100)
5.	KSCCF	2 (10.5)	8 (42)	0 (0)	9 (47.5)	0 (0)	19 (100)
Overall		18 (4)	147 (32)	49 (11)	230 (50)	15 (3)	459 (100)

(Figures in parentheses indicate percentages)

It could be seen from the Table XXXVII, that in overall, 50 per cent of the respondents disagreed the view that, their emoluments were lower than that in other organizations, while 32 per cent agreed to the view. However, 11 per cent could not respond either positively or negatively. Among the organizations considered, the percentage of respondents who agreed that the emoluments were lower than that in other organizations was the maximum in DINESH with 54 per cent, followed by 42 per cent in KSCCF, 28 per cent in MILMA, 14 per cent in KSCB and 8 per cent in MARKETFED. Similarly, among the organizations, the respondents who disagreed that their emoluments were lower than that of the other organizations, was the maximum in MARKETFED with 84 per cent, followed by MILMA, KSCB, KSCCF and DINESH respectively with 53 per cent, 52 per cent, 47.5 per cent and 35 per cent. Thus, in some of the sample organizations, the respondents were not much satisfied with the emoluments they got and this needed careful consideration by the management.

ii. Opinions of the Respondents on Financial Returns and Non-financial Incentives:

The opinions of the respondents on financial returns and non-financial incentives in their jobs were analysed and the results are presented in Table XXXVIII.

From Table XXXVIII, it could be observed that 47 per cent of the MILMA employees opined that the financial returns were fairly

TABLE XXXVIII

OPINIONS OF THE RESPONDENTS ON FINANCIAL RETURNS AND NON-FINANCIAL INCENTIVES

Sl. No.	Name of the organization	Financial returns					Non-financial incentives					(Number of respondents)
		Extremely remunerative	Fairly remunerative	Moderately remunerative	Rather low	Extremely low	Highly commendable	Fairly commendable	Moderately commendable	Rather weak	Extremely weak	
1.	MILMA	7 (3)	120 (47)	74 (29)	51 (20)	3 (1)	6 (2.3)	73 (29)	72 (28)	72 (28)	32 (12.7)	
2.	DINESH	0 (0)	17 (15)	13 (12)	67 (61)	13 (12)	2 (1.8)	54 (49)	43 (39)	7 (6.2)	4 (4)	
3.	KSCB	3 (6)	20 (40)	27 (54)	0 (0)	0 (0)	0 (0)	13 (26)	13 (26)	14 (28)	10 (20)	
4.	MARKETFED	0 (0)	19 (76)	4 (16)	2 (8)	0 (0)	0 (0)	13 (52)	4 (16)	8 (32)	0 (0)	
5.	KSCCF	3 (16)	6 (32)	5 (26)	3 (16)	2 (10)	0 (0)	10 (54)	5 (26)	2 (10)	2 (10)	
Overall		13 (2.8)	182 (40)	123 (27)	123 (27)	18 (3.2)	8 (1.7)	163 (35)	137 (30)	103 (23)	48 (10.3)	

(Figures in parentheses indicate percentages)

remunerative, 29 per cent opined it as moderately remunerative and 20 per cent employees felt it as rather low. Among the DINESH employees, 61 per cent, felt the financial returns as rather low, while 15 per cent viewed it as fairly remunerative. The financial returns were moderately remunerative for 54 per cent of the KSCB employees. In MARKETFED, 76 per cent opined that the financial returns were fairly remunerative and 16 per cent felt it moderately remunerative. In the case of KSCCF, 32 per cent viewed the financial returns as fairly remunerative, while 26 per cent viewed it as moderately remunerative. Thus, it could be inferred that except the employees of DINESH, all other employees opined that the financial returns were fairly and moderately remunerative. In overall, it could be observed that 40 per cent of the employees viewed it as fairly remunerative, 27 per cent moderately remunerative and another 27 per cent as rather low. Monappa and Saiyadain¹⁰ were also of the view that, there was the need for a sound compensation package.

It could be further observed from Table XXXVIII, that 29 per cent of MILMA employees opined that the non-financial incentives were fairly commendable, 28 per cent felt it as moderately commendable and another 28 per cent opined it as rather weak. In DINESH, 49 per cent of the employees opined that the non-

10 Monappa Arun and Saiyadain Mirza S., Personnel Management, Tata Mc. Graw-Hill Publishing Company Limited, New Delhi, 1983, p. 200. (Quoted from the Report of the Third Central Pay Commission, Government of India).

financial incentives were fairly commendable, whereas, 39 per cent felt it as moderately commendable. In KSCB, 28 per cent of the respondents opined that the non-financial incentives were rather weak, while 26 per cent viewed them as moderately commendable. The non-financial incentives were fairly commended by 54 per cent of KSCCF employees, while 26 per cent felt them as moderately commendable. Thus, it could be seen that in MILMA, KSCB and MARKETFED, the non-financial incentives were rather weak and needed improvement.

It could be seen in overall, that 35 per cent of the employees felt that the non-financial incentives were fairly commendable, while 30 per cent felt as moderately commendable and 23 per cent viewed as rather weak. These again indicated the dissatisfaction among the respondents on the non-financial incentives.

iii. Opinions of the Respondents on Pension Scheme:

The Government of Kerala has already decided, to introduce pension scheme in all the co-operative organizations under the administrative control of the Registrar of Co-operative Societies. The opinions of the employees on pension scheme were analysed and the results are given in Table XXXIX.

It could be deduced from Table XXXIX, that in overall, 76 per cent of the respondents indicated that the pension scheme was

TABLE XXXIX

OPINIONS OF THE RESPONDENTS ON PENSION SCHEME

Sl. No.	Name of the organization	(Number of respondents)			
		Presence of pension scheme		If "No" keen to introduce it	
		Yes	No	Yes	No
1.	MILMA	0 (0)	255 (100)	249 (98)	6 (2)
2.	DINESH	110 (100)	0 (0)	0 (0)	0 (0)
3.	KSCB	0 (0)	50 (100)	38 (96)	2 (4)
4.	MARKETFED	0 (0)	25 (100)	25 (100)	0 (0)
5.	KSCCF	0 (0)	19 (100)	19 (100)	0 (0)
	Overall	110 (24)	349 (76)	341 (98)	8 (2)

(Figures in parentheses indicate percentages)

not in operation in their organizations; while 24 per cent indicated that the pension scheme was in operation. Perusal of the facts, among the sample organizations exhibited, the fact that while DINESH alone had the pension scheme, all the other four organizations did not operate the pension scheme.

Opinions of 76 per cent of the respondents who were not covered under pension scheme, again revealed that, almost all of them wanted the scheme to be introduced in their organizations as

well. These again provoke the thinking of the managements of the sample co-operatives from the social security point of view.

iv. Welfare Facilities:

Welfare is a dominant function of personnel management. There are certain statutory welfare facilities that Government legislation requires the employees to be provided. In addition to such legal requirements, there are also voluntary welfare benefits instituted on their own by certain organizations. These include mainly such matters as health services, housing, recreation, arts, sports, employee mixing programmes such as picnics and tours, opening co-operative stores, canteen etc. In fact, these welfare facilities would no doubt motivate the employees to perform better. Therefore, the opinions of the employees regarding welfare facilities provided by their managements were analysed and the results are presented in Table XL.

Perusal of the Table XL, revealed that 47 per cent of MILMA employees were moderately satisfied with the welfare facilities provided by their organization, whereas 34 per cent of the employees were dissatisfied. In DINESH, 77 per cent of the employees were moderately satisfied, while 10 per cent could not say anything and 6 per cent were dissatisfied. The welfare facilities were aired as moderately satisfied by 50 per cent of KSCB employees, while 22 per cent viewed it as dissatisfied,

TABLE XL

OPINIONS OF THE RESPONDENTS ABOUT THE WELFARE FACILITIES PROVIDED BY THE MANAGEMENT

Sl. No.	Name of the organization	Level of satisfaction					Total
		Very much satisfied	Moderately satisfied	Can't say	Dissatisfied	Very much dissatisfied	
1.	MILMA	6 (2)	119 (47)	32 (13)	88 (34)	10 (4)	255 (100)
2.	DINESH	7 (6)	85 (77)	11 (10)	6 (6)	1 (1)	110 (100)
3.	KSCB	2 (4)	25 (50)	10 (20)	11 (22)	2 (4)	50 (100)
4.	MARKETTED	0 (0)	6 (24)	4 (16)	15 (60)	0 (0)	25 (100)
5.	KSCCF	0 (0)	11 (58)	2 (11)	6 (31)	0 (0)	19 (100)
Overall		15 (3.3)	246 (54)	59 (13)	126 (27)	13 (2.7)	459 (100)

(Figures in parentheses indicate percentages)

whereas 20 per cent could not say anything. In the case of MARKETFED, 60 per cent were dissatisfied and only 24 per cent were, moderately satisfied with the welfare facilities provided by the management. In KSCCF, 58 per cent of the employees were moderately satisfied, while 31 per cent were dissatisfied.

In overall, 54 per cent of the employees of the organizations studied, expressed the view that they were moderately satisfied with the welfare facilities provided by the respective managements, while 27 per cent opined that they were dissatisfied and 13 per cent could not express their views in this regard. From the above results, it could be inferred, that except MARKETFED, most of the respondents of the other organizations were moderately satisfied with the welfare facilities provided by their respective managements. However, Sah¹¹ observed that, excepting a few co-operatives and the legally enforced measures, welfare activities continued to be the weakest area in the co-operative sector.

v. Appointment of Personnel Officer:

The strength and composition of the personnel department will depend on the size of the organization. In smaller organizations, the personnel function may be attended to by the Chief Executive himself or any senior officer. In big organizations, there are

11 Sah A.K., op. cit., p. 21.

independent personnel departments consisting of qualified and experienced persons attending to specialised functions. Opinions of the respondents regarding the appointment of personnel officers to look after personnel matters were analysed and the results are presented in Table XLI.

It could be seen from Table XLI, that all the respondents in MILMA, indicated that they had personnel officers to look after personnel matters, while all the respondents in the other four sample organizations, indicated the absence of an exclusive personnel officer to look after the personnel. It was also evident from the Table XLI, that in the absence of an exclusive personnel officer, the personnel matters were looked after by either the secretary, deputy secretary or the office-manager, in addition to their regular duties.

As regards opinions of the respondents on appointing an exclusive personnel officer, 54 per cent of the respondents positively responded, while 46 per cent evinced negative interest. Similar trends could be observed among the sample organizations also. Probably, this might be due to lack of proper understanding of the benefits accrued of an exclusive personnel officer in the organization.

TABLE XLI

OPINIONS OF THE RESPONDENTS REGARDING THE APPOINTMENT OF
PERSONNEL OFFICER

Sl. No.	Name of the organization	Having a personnel officer		If 'No' personnel matters looked after by	Personnel officer may be appointed		(Number of respondents)	
		Yes	No		Yes	No		
1.	MILMA	255 (100)	-	-	-	-	-	-
2.	DINESH	-	110 (100)	Secretary	55 (50)	55 (50)	13 (26)	55 (50)
3.	KSCB	-	50 (100)	Dy. Secretary	37 (74)	37 (74)	13 (26)	13 (26)
4.	MARKETFED	-	25 (100)	Secretary	12 (48)	12 (48)	13 (52)	13 (52)
5.	KSCCF	-	19 (100)	Office-Manager	6 (32)	6 (32)	13 (68)	13 (68)
Overall		204			110 (54)	110 (54)	94 (46)	94 (46)

(Figures in parentheses indicate percentages)

6. Employee Morale and Job Satisfaction

High morale of the employees in an organization would go a long way in accomplishing the objectives of the organization more effectively. Higher morale can be kept up through motivational techniques. Further, the management's success is evaluated, among other things, by the extent of team work and motivation of the employees. Hence, the data pertaining to these aspects were analysed and the results are presented and discussed under this section. The job anxiety is discussed first.

i. Job Anxiety:

Job anxiety refers to the fear of losing the existing job. Permanency on the job relieves the employee, from unnecessary worry, as to what would happen in the future. Job anxiety of the respondents was analysed and the results are presented in Table XLII.

It could be deduced from Table XLII, that in overall, 97 per cent of the respondents expressed that they did not have the fear of termination. Similarly, 91 per cent had no worry about the future. Regarding worry about the family, 85 per cent did not have the same at all. All these factors indicated lack of job anxiety among the respondents and high morale of the employees. This is further reinforced by the fact that 86 per cent of the respondents indentified themselves well with their organizations.

TABLE XLII

OPINIONS OF THE RESPONDENTS ON JOB ANXIETY

Sl. No.	Name of the organization	(Number of respondents)											
		Fear of termination				Worry about future				Anxiety factors			
		Yes	No	Yes	No	Yes	No	Yes	No	Yes	No	Yes	No
1.	MILMA	15 (6)	240 (94)	32 (13)	223 (87)	53 (21)	202 (79)	55 (22)	200 (78)	70 (27)	185 (73)	212 (83)	43 (17)
2.	DINESH	0 (0)	110 (100)	2 (2)	108 (98)	0 (0)	110 (100)	2 (2)	108 (98)	26 (24)	84 (76)	94 (85)	16 (15)
3.	KSCB	1 (2)	49 (98)	4 (8)	46 (92)	10 (20)	40 (80)	3 (6)	47 (94)	3 (6)	47 (94)	44 (88)	6 (12)
4.	MARKETFFED	0 (0)	25 (100)	1 (4)	24 (96)	3 (12)	22 (88)	1 (4)	24 (96)	12 (48)	13 (52)	23 (92)	2 (8)
5.	KSCCF	0 (0)	19 (100)	4 (21)	15 (79)	4 (21)	15 (79)	2 (11)	17 (89)	6 (32)	13 (68)	17 (89)	2 (11)
Overall		16 (3)	443 (97)	43 (9)	416 (91)	70 (15)	389 (85)	63 (14)	396 (86)	117 (25)	342 (75)	390 (85)	69 (15)

(Figures in parentheses indicate percentages)

Further, 75 per cent of the respondents also did not want to change their jobs. Employees' counselling could reduce as felt by 85 per cent of the respondents, the job anxiety to a great extent. Among the sample organizations also, similar opinions were observed.

ii. Opportunities to Utilise the Abilities:

The opportunities available for the employees in the organizations in utilising their abilities would motivate some of the employees to do more work with higher efficiency. Therefore, an attempt was made to elicit and analyse the opinions of the respondents on the opportunities available in their organizations in utilising their abilities. The results of the analysis are portrayed in Table XLIII.

Perusal of Table XLIII, indicated the fact that, in overall, 39 per cent of the respondents agreed that they had little opportunity in utilising their abilities in their organizations, while four per cent strongly agreed to it. On the other hand, 43 per cent of the respondents disagreed for the lack of opportunities and thus indicated the existence of some opportunities to utilise their abilities/skills. However, 11 per cent could not provide proper answers. Therefore, these aspects must be taken cognizance by the managements concerned, in order to create better opportunities to utilise the available abilities and skills among the employees.

TABLE XLIII

OPINIONS OF THE RESPONDENTS ON OPPORTUNITIES IN UTILISING THE ABILITIES IN THEIR ORGANIZATIONS

(Number of respondents)

Sl. No.	Name of the organization	No opportunities to utilise the abilities					Total
		Strongly agreed	Agreed	Con't say	Dis-agreed	Strongly dis-agreed	
1.	MILMA	13 (5)	98 (38)	23 (10)	109 (42)	12 (5)	255 (100)
2.	DINESH	0 (0)	36 (33)	15 (14)	59 (53)	0 (0)	110 (100)
3.	KSCB	4 (8)	29 (58)	14 (28)	2 (4)	1 (2)	50 (100)
4.	MARKETFED	1 (4)	11 (44)	0 (0)	13 (52)	0 (0)	25 (100)
5.	KSCCF	0 (0)	4 (21)	1 (5)	14 (74)	0 (0)	19 (100)
	Overall	18 (4)	178 (39)	53 (11)	197 (43)	13 (3)	459 (100)

(Figures in parentheses are percentages)

iii. Job Security:

Every employee needs security on the job, so that he could be relieved of the fear of insecurity in the career and job-hunting every time. Each worker must feel, that he enjoys the maximum job security and that there would be no retrenchment, discharge or dismissal except under extra-ordinary circumstances. Hence, the opinions of the employees regarding job security in their

respective organizations were analysed and the results are given in Table XLIV.

TABLE XLIV
OPINIONS OF THE RESPONDENTS ON JOB SECURITY

		(Number of respondents)					
Sl. No.	Name of the organization	Existence of job security in the organization					Total
		Strongly agreed	Agreed	Con't say	Dis-agreed	Strongly disagreed	
1.	MILMA	9 (4)	172 (67)	44 (17)	27 (11)	3 (1)	255 (100)
2.	DINESH	2 (2)	104 (94)	0 (0)	2 (2)	2 (2)	110 (100)
3.	KSCB	4 (8)	29 (58)	14 (28)	2 (4)	1 (2)	50 (100)
4.	MARKETFED	0 (0)	15 (60)	6 (24)	3 (12)	1 (4)	25 (100)
5.	KSCCF	0 (0)	10 (53)	1 (5)	8 (42)	0 (0)	19 (100)
Overall		15 (3.2)	330 (72)	65 (14)	42 (9)	7 (1.8)	459 (100)

(Figures in parentheses are percentages)

It could be seen from Table XLIV, that in overall, 72 per cent of the respondents agreed that, they had job security in their respective organizations, while 14 per cent could not say anything about their job security and nine per cent expressed insecurity. Similar opinions were expressed by the respondents

of the various sample organizations, wherein, the percentage of respondents who expressed the existence of job security varied from the minimum of 53 per cent in KSCCF to the maximum of 94 per cent in DINESH. This is a good sign for high morale of the employees of the sample organizations.

iv. Work Hours:

Work hours of the employees in an organization in general, would influence not only the quantum of work turned out by the employees, but also the quality of work done. Hence, the details on the same were analysed and the results are presented in Table XLV.

It could be seen from Table XLV, that in overall, 71 per cent of the respondents of the five sample organizations were moderately satisfied with the existing total work hours in their respective organizations and 13 per cent were highly satisfied. Similar results could be observed in all the sample organizations and the satisfaction level was pronounced to the maximum in KSCCF. Thus, it could be inferred from the results that, majority of the respondents were satisfied with the existing total work hours in the sample organizations under study.

TABLE XLV

OPINIONS OF THE RESPONDENTS ON TOTAL WORK HOURS

		(Number of respondents)					
Sl. No.	Name of the organization	Level of satisfaction					Total
		Highly satisfied	Moderately satisfied	Con't say	Dissatisfied	Very much dissatisfied	
1.	MILMA	32 (13)	193 (76)	20 (8)	10 (3)	0 (0)	255 (100)
2.	DINESH	2 (1.8)	77 (70)	23 (21)	8 (7.2)	0 (0)	110 (100)
3.	KSCB	12 (24)	36 (72)	1 (2)	1 (2)	0 (0)	50 (100)
4.	MARKETFED	0 (0)	17 (68)	8 (32)	0 (0)	0 (0)	25 (100)
5.	KSCCF	15 (79)	3 (15)	1 (6)	0 (0)	0 (0)	19 (100)
Overall		61 (13)	326 (71)	53 (11.5)	19 (4.5)	0 (0)	459 (100)

(Figures in parentheses indicate percentages)

v. Work Environment:

Work environment has great bearing on the efficiency and satisfaction of the employees. Poor working conditions have been found to cause greater fatigue, negligence, indiscipline and insubordination among the employees. It is now increasingly realised that, many work behaviour problems associated with productivity, morale, absenteeism, accident, fatigue etc., can be solved by improving the work environment. Hence, the opinions of the respondents on the work environment in their organizations were analysed and the results are given in Table XLVI.

It could be noted from Table XLVI, that in overall, 77 per cent of the respondents expressed satisfaction over the physical conditions of the work environ, while 14 per cent expressed dissatisfaction. On the other hand, nine per cent gave no answer. Among the sample organizations, satisfaction was expressed by higher percentages of respondents in KSCCF and DINESH than in MILMA, KSCB and MARKETFED. On the other hand, dissatisfaction was expressed by more percentages of respondents in MARKETFED than in other sample organizations considered. The maximum percentage (95 per cent) of the respondents expressed satisfaction in KSCCF. These aspects deserve consideration of other sample organizations as well.

TABLE XLVI

OPINIONS OF THE RESPONDENTS ON WORK ENVIRONMENT

Sl. No.	Name of the organization	(Number of respondents)					
		Excellent	Generally satisfactory	Can't say	Generally unsatisfactory	Total	
1.	MILMA	4 (2)	181 (71)	30 (12)	37 (14)	3 (1)	255 (100)
2.	DINESH	1 (1)	90 (82)	5 (5)	12 (10)	2 (2)	110 (100)
3.	KSCB	2 (4)	37 (74)	5 (10)	6 (12)	0 (0)	50 (100)
4.	MARKETTED	0 (0)	18 (72)	2 (8)	5 (20)	0 (0)	25 (100)
5.	KSCCF	0 (0)	18 (95)	1 (5)	0 (0)	0 (0)	19 (100)
Overall		7 (2)	344 (75)	43 (9)	60 (13)	5 (1)	459 (100)

(Figures in parentheses are percentages)

vi. Job Satisfaction:

A satisfied and contented employee will be an asset to any organization. Job satisfaction, apart from the emoluments, is an important criterion for the employees to remain on the particular job for a reasonable period of time. Only when the employee is satisfied with his job, he will put in his full effort and show interest in the work in achieving the desired results. Hence, to know the opinions of the employees on this aspect, the opinions of the respondents were elicited, analysed and the results are portrayed in Table XLVII.

It could be discerned from Table XLVII, that in overall, 99 per cent of the respondents liked the jobs in which they were employed, particularly from the point of view of job satisfaction, though the degree of liking varied from 'just liking' to 'loving'. Only, one per cent negatively responded. These in sum, indicated moderate level of job satisfaction derived by almost all the respondents in their respective organizations.

TABLE XLVII

OPINIONS OF THE RESPONDENTS ON JOB SATISFACTION

Sl. No.	Name of the organization	Liking for the job				Total
		Love it	Like it	Just like it	Don't like it	
1.	MILMA	46 (18)	170 (67)	35 (14)	2 (0.5)	255 (100)
2.	DINESH	4 (4)	78 (70)	26 (24)	2 (2)	110 (100)
3.	KSCB	13 (26)	30 (60)	7 (14)	0 (0)	50 (100)
4.	MARKETTED	0 (0)	24 (96)	1 (4)	0 (0)	25 (100)
5.	KSCCF	4 (21)	12 (63)	3 (16)	0 (0)	19 (100)
Overall		67 (15)	314 (68)	72 (16)	4 (1)	459 (100)

(Figures in parentheses indicate percentages)

7. Problems and Suggestions

The problems and suggestions concerning personnel management, as perceived by the respondents were elicited and the results are presented in Table XLVIII.

It could be seen from Table XLVIII, that in overall, the problem of poor employer-employee relations was expressed by 58.82 per cent of the respondents. Among the organizations considered, the percentage of respondents expressed this problem varied from the minimum of 35.45 in DINESH to the maximum of 70.20 in MILMA. To overcome this problem, the respondents themselves suggested for frequent dialogues between the employer and the employee, on the problem issues and the introduction of participative management.

The next important problem concerning personnel management was the deputation of Chief Executives for short periods and their non-accountability for the liabilities, if any, caused. This problem was expressed by as many as 26.36 per cent of the respondents in overall. Among the organizations, the maximum number (76 per cent) of respondents in MARKETFED expressed this problem, followed by KSCCF with 73.7 per cent, KSCB with 42 per cent and MILMA with 26.27 per cent. As opined by the respondents, this problem could be solved by deputing the Chief Executives for a longer period and making them accountable for liabilities, if any, caused during their tenure.

TABLE XLVIII

PROBLEMS AND SUGGESTIONS EXPRESSED BY RESPONDENTS

No.	Comments	Name of the organization					(Number of respondents)	
		MILMA	DINESH	KSCB	MARKETTED	KSCCF	Overall	
1.	Existence of poor employer-employee relations.	179 (70.20)	39 (35.45)	26 (52)	14 (56)	12 (63.16)	270 (58.82)	
2.	Chief Executives may be deputed on a long-term basis and made accountable.	67 (26.27)	0 (0)	21 (42)	19 (76)	14 (73.7)	121 (26.36)	
3.	Recruitment to the co-operative sector may be entrusted to Co-operative Service Commission.	55 (21.57)	20 (18.18)	30 (60)	5 (20)	4 (21.05)	114 (24.84)	
4.	Personnel management is given least priority in the organization.	28 (11)	11 (10)	28 (56)	18 (72)	9 (47.37)	94 (20.48)	
5.	Malpractices may be dealt with by stringent action.	42 (16.5)	0 (0)	4 (8)	23 (92)	11 (57.9)	80 (17.43)	
6.	Lack of clear demarcation of power, duties and responsibilities.	11 (4)	4 (3)	14 (28)	11 (44)	4 (21)	44 (9.59)	
7.	Co-operative Act and Rules may be amended to attain organizational objectives.	20 (7.89)	5 (4.55)	6 (12)	4 (16)	2 (10.53)	37 (8.06)	
8.	Political interference in the day-to-day affairs may be avoided.	10 (3.92)	0 (0)	19 (38)	0 (0)	4 (21.05)	33 (7.19)	180

(Figures in parentheses indicate percentages)

Realising the defects in the existing system of recruiting and selecting personnel, 24.84 per cent of the respondents in overall, pleaded for a separate Co-operative Service Commission. Among the sample organizations, the maximum of 60 per cent respondents in KSCB and the minimum of 18.18 per cent of respondents in DINESH expressed the same. In the case of MILMA and MARKETFED, the percentages of respondents, who expressed the same were 21.57 per cent and 20 per cent respectively. In KSCCF it was 21.05 per cent.

As regards personnel management practices in the organizations 20.48 per cent of the respondents in overall, expressed that the modern personnel management practices were given least importance in the sample organizations. Among the sample organizations, the percentages of respondents, who expressed this problem, varied from the minimum of 10 per cent in DINESH to the maximum of 72 per cent in MARKETFED as could be seen from Table XLVIII.

Prevalence of mal-practices is yet another problem felt by the respondents. As could be evidenced from Table XLVIII, 17.43 per cent of the respondents in overall, suggested for taking stringent action against erring staff. In fact, 92 per cent of respondents in MARKETFED were of this view. On the other hand in DINESH, none of the respondents felt this need and this might be due to their nature of work.

With regard to organizational problems, lack of clear demarcation of powers, duties and responsibilities were considered as problems by 9.59 per cent of the sample respondents in overall. However, the maximum of 44 per cent of the respondents in MARKETFED and the minimum of three per cent in DINESH expressed this problem.

The need for amendment of the Co-operative Act and Rules and political interferences in the day-to-day affairs of the organizations were the other major problems expressed respectively by 8.06 per cent and 7.19 per cent of the respondents in overall.

8. Responses of the Chief Executives

With a view to understanding the attitudes of the Chief Executives of the sample organizations towards certain personnel management practices, an attempt was made to elicit the responses of the Chief Executives on the statements posed on three broader issues, namely, (i) personnel management in general, (ii) employer-employee relations in particular and (iii) other miscellaneous issues. The responses relating to the first issue are discussed first.

i. Personnel Management in General:

The specific statements pertaining to general personnel management posed to the Chief Executives and the responses obtained are indicated in Table XLIX.

As could be evidenced from Table XLIX, all the five Chief Executives of the sample organizations responded positively to the statement, 'quality of performance can be improved by better training', posed to them. Similarly, four out of five Chief Executives reacted positively, when the statements 'personnel management must be given top priority in co-operative management', 'Professionalisation of management can produce better results' and 'deputation of employees from other departments may be discouraged', were posed to them.

When the statements like, 'fifty per cent of the managerial positions may be filled by direct recruitment', 'existing training and development programmes are adequate' and 'existing system of recruitment and selection fair and adequate', only three out of five Chief Executives responded positively. The remaining two reacted the other way that is, negatively. However, with regard to the statement 'personnel management has been neglected so far in the co-operative sector', only one Chief Executive agreed, while two Chief Executives disagreed and two Chief Executives were not definite, as could be visualised from Table XLIX.

TABLE XLIX

RESPONSES OF THE CHIEF EXECUTIVES ON PERSONNEL MANAGEMENT IN GENERAL

Sl NO.	Responses	YES	NO	Not definite	Total
		(Number of respondents)			
1.	Quality of performance can be improved by better training.	5 (100)	-	-	5 (100)
2.	Personnel management must be given top priority in co-operative management.	4 (80)	-	1 (20)	5 (100)
3.	Professionalisation of management in co-operatives can produce better results.	4 (80)	-	1 (20)	5 (100)
4.	Deputation of employees from other departments may be discouraged.	4 (80)	1 (20)	-	5 (100)
5.	Fifty per cent of the managerial positions may be filled by direct recruitment.	3 (60)	2 (40)	-	5 (100)
6.	Existing training and development programmes are adequate and need-based.	3 (60)	2 (40)	-	5 (100)
7.	Present system of recruitment and selection, fair and adequate.	3 (60)	2 (40)	-	5 (100)
8.	Personnel management has been neglected so far in the co-operative sector in Kerala.	1 (20)	2 (40)	2 (40)	5 (100)

(Figures in parentheses indicate percentages)

ii. Employer-Employee Relations:

The responses of the Chief Executives of the sample organizations, concerning employer-employee relations were studied and the results are presented in Table L.

It could be inferred from Table L, that all the five Chief Executives responded positively to the statements, 'work environment is an important factor in production and productivity' and 'pay increases should be linked with production and productivity, were posed to them. When the statement, 'trade unions can create cordial environment for good industrial relations', was referred, four Chief Executives reacted positively and one alone reacted negatively. As regards statements 'employee participation in decision making may be introduced' and 'the employees are committed and motivated', two Chief Executives were optimistic while two were pessimistic and one was not definite.

TABLE L

RESPONSES OF THE CHIEF EXECUTIVES ON EMPLOYER-EMPLOYEE RELATIONS

Sl No.	Responses	YES	NO	Not definite	Total
		(100)			(100)
1.	Work environment is an important factor in production and productivity.	5 (100)	-	-	5 (100)
2.	Pay increases should be linked to production and productivity.	5 (100)	-	-	5 (100)
3.	Trade unions can create cordial environment for good industrial relations.	4 (80)	1 (20)	-	5 (100)
4.	Employee participation in decision making may be introduced.	2 (40)	2 (40)	1 (20)	5 (100)
5.	The employees are committed and motivated.	2 (40)	2 (40)	1 (20)	5 (100)

(Figures in parentheses indicate percentages)

iii. Miscellaneous Issues:

Responses of the Chief Executives regarding other important issues were also analysed and the results are given in Table LI.

As could be noted from Table LI, four Chief Executives answered favourably and one answered otherwise, when the questions, 'are the existing welfare facilities adequate?' and 'is personnel research desirable?' were posed.

With reference to the possibility of achieving the co-operative objective of 'service to the members', without making profit, two Chief Executives indicated the possibility, while two expressed the impossibility and one was not definite.

As regards the question of developing a common cadre for co-operatives, one Chief Executive was for it, while four of them were against it. This might be due to the fact that, most of the Chief Executives might have been drawn through deputation from other departments or from the 'All India Service Cadres'.

From Table LI, it could be further observed that, pension scheme was in operation only in one sample organization, while it was not there in the other four sample organizations. To the four Chief Executives in whose organizations the pension scheme was not in operation, when the question of 'can it be introduced?' was referred again, three said 'No' and only one said 'Yes'. This might be due to the wide functional variations in the sample organizations.

TABLE LI

RESPONSES OF THE CHIEF EXECUTIVES ON MISCELLANEOUS ISSUES

Sl. No.	Responses	Yes	No	Not definite	Total
		(Number of respondents)			
1.	Are the existing welfare facilities adequate?	4 (80)	1 (20)	-	5 (100)
2.	Is personnel research desirable in co-operatives?	4 (80)	1 (20)	-	5 (100)
3.	Is it possible to achieve the co-operative objective of 'service to the members' without making profit?	2 (40)	2 (40)	1 (20)	5 (100)
4. a.	Is there, any pension scheme in the organization?	1 (20)	4 (80)	-	5 (100)
b.	If 'No', can it be introduced?	1 (20)	3 (80)	-	4 (100)
5.	Can a 'common cadre for co-operatives' be introduced?	1 (20)	4 (80)	-	5 (100)

(Figures in parentheses indicate percentages)

9.Functional Analysis

The results of the functional analysis resorted to for the three major dimensions of personnel management, namely (i) job satisfaction, (ii) employer-employee relations and (iii) overall personnel management effectiveness, are discussed in this section. The results obtained in job satisfaction index are presented and discussed first.

i. Job Satisfaction Index:

The results of the analysis relating to job satisfaction index are presented below.

$$\begin{aligned}
 Y = & 0.289 & & 0.0378^{**} & & 0.0180^{**} & & 0.0621^{**} & & 0.0681^{**} \\
 & (0.00108) & X_1 & (0.000220) & X_2 & (0.000140) & X_3 & (0.000233) & X_4 & (0.00045) \\
 \\
 & 0.0497^{**} & & 0.00604^{**} & & 0.0326^{**} & & 0.0452^{**} & & 0.0154^{**} \\
 X_5 & (0.000252) & X_6 & (0.000243) & X_7 & (0.000411) & X_8 & (0.000434) & X_9 & (0.000442) \\
 \\
 & 0.0250^{**} & & 0.0566^{**} & & & & & & \\
 X_{10} & (0.000264) & X_{11} & (0.000272) & & & & & & \\
 \\
 R^2 & = 0.99^{**}
 \end{aligned}$$

Figures in parentheses are standard errors.

** Significant at one per cent level of probability.

Where,

Y = Job satisfaction index

X₁ = Opportunities to use abilities in the organization

X₂ = Education

X₃ = Commendation by the supervisor

X₄ = Liking for the job

X₅ = Financial returns

X₆ = Non-financial incentives

X₇ = Association with co-workers

X₈ = Relations with the supervisor

X₉ = Work hours

X₁₀ = Welfare facilities

X₁₁ = Management's attitude towards workers

The high value of the coefficient of multiple determination (R^2) 0.99 indicated the fact that, the variables included in the model explained 99 per cent of the variations in the dependent variable (Y). This is, in a way, logical in this case, because the value of (Y) was generated based on the values of the independent variables considered.

The influences of all the independent variables included in the model on (Y) were found to be statistically significant at one per cent level of probability.

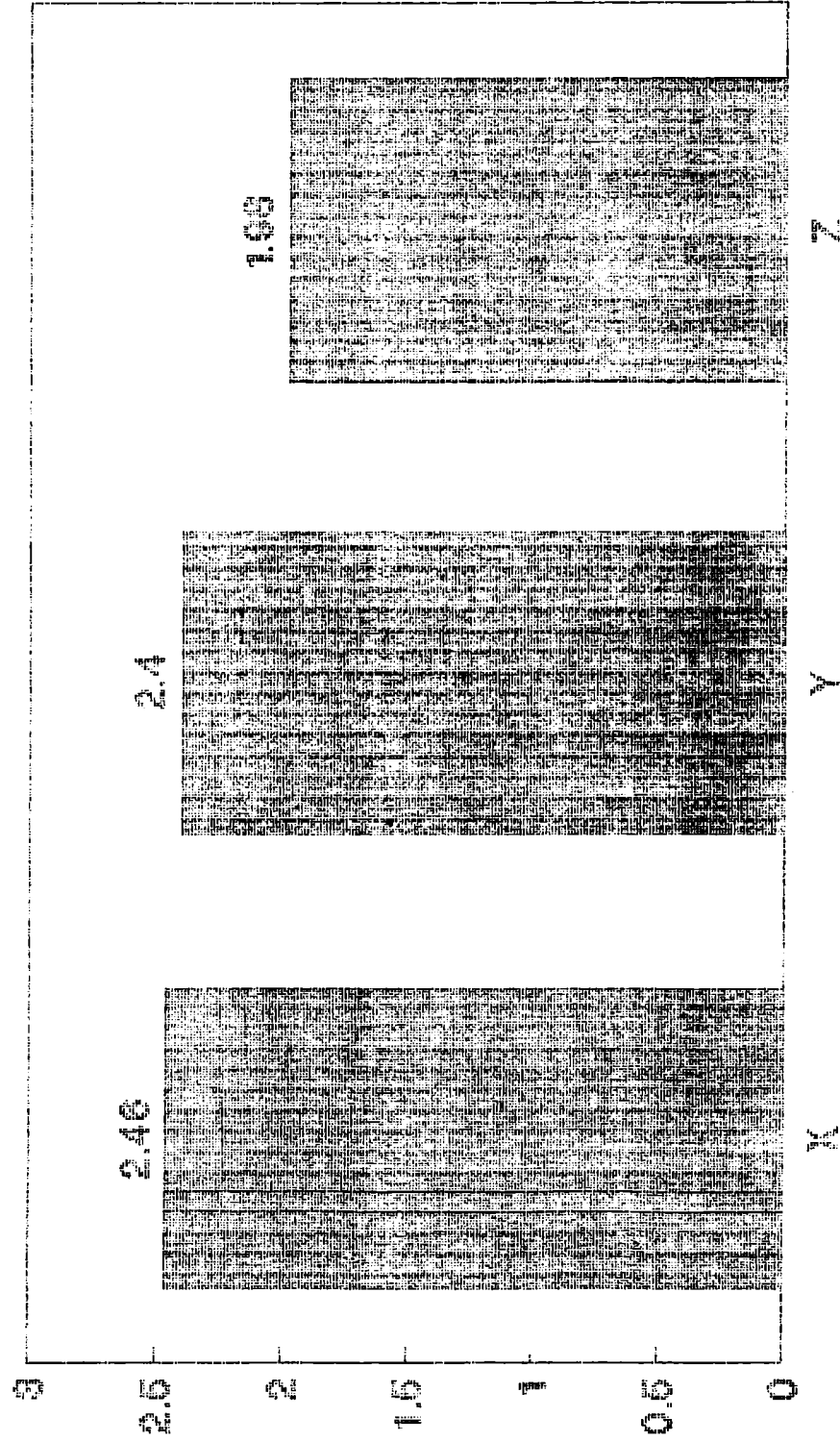
Among the eleven independent variables considered, the variable X_4 , namely 'liking for the job' had the maximum influence as reflected in its maximum elasticity of 0.0681. On the other hand the variable (X_6), namely the non-financial incentives had the least influence on job satisfaction. The variables commendation by supervisor (X_3), management's attitude towards workers (X_{11}), financial returns (X_5), relations with the supervisor (X_8), opportunities to use abilities in the organization (X_1) and association with co-workers (X_7) had the elasticities ranging from the minimum of 0.0326 to the maximum of 0.0621. This indicated the sizable influences these variables had on the job satisfaction. However, the variables like welfare facilities (X_{10}), work hours (X_9) and education (X_2) had relatively very low influence on the job satisfaction, as their elasticities ranged from 0.0154 to 0.0250 only.

It is therefore, inferred that, the factors like (i) liking for the job, (ii) commendation by the supervisor, (iii) management's attitude towards workers, (iv) financial returns, (v) relations with the supervisor, (vi) opportunities to use abilities in the organization and (vii) association with co-workers may be given due consideration for increasing the level of job satisfaction of the employees.

The estimated value of the job satisfaction index, at mean level, was 2.46 in the continuum of five-point scale (Fig. 2).

FIG. 2

VALUES OF THE
PERSONNEL MANAGEMENT INDICES



X = JOB SATISFACTION INDEX
Y = OVERALL PERSONNEL MANAGEMENT EFFECTIVENESS INDEX
Z = EMPLOYER-EMPLOYEE RELATIONS INDEX

This also indicated the presence of moderate level of job satisfaction among the sample employees.

ii. Employer-Employee Relations Index:

The results of the analysis relating to the employer-employee relations index obtained are presented below.

$$\begin{aligned}
 Y = & 0.278 \quad X_1 \quad 0.0308^{**} \quad X_2 \quad 0.0887^{**} \quad X_3 \quad 0.0594^{**} \quad X_4 \quad 0.0748^{**} \\
 & (0.00157) \quad (0.000535) \quad (0.000580) \quad (0.000550) \quad (0.000571) \\
 & X_5 \quad 0.0474^{**} \quad X_6 \quad 0.0151^{**} \quad X_7 \quad 0.107^{**} \\
 & (0.000926) \quad (0.000542) \quad (0.000621) \\
 R^2 = & 0.99^{**}
 \end{aligned}$$

Where,

Y = Employer-employee relations index

X₁ = Supervisor's commendation

X₂ = Good work environment

X₃ = Supervisor's impartiality in making decisions

X₄ = Redressal of grievances

X₅ = Relations with the supervisor

X₆ = Welfare facilities

X₇ = Management's attitude towards workers

Figures in parentheses indicate standard errors

** Significant at one per cent level of probability

The high R^2 (coefficient of multiple determination) value of 0.99 indicated that, the variables included in the model explained the variations in the employer-employee relations to the extent of 99 per cent. The influence of all the independent variables on employer-employee relations (Y) was also found to be statistically significant at one per cent level of probability. 'Management's attitude towards workers' (X_7) is the most important variable influencing employer-employee relations with maximum elasticity of 0.107.

The variable 'good work environment' (X_2) with elasticity of 0.0887 was the next most important variable influencing good employer-employee relations. On the other hand, the variable "welfare facilities" (X_6) had the least influence.

Among the other variables, the variable 'redressal of grievances' (X_4) had the maximum elasticity of 0.0748 indicating its greater influence on employer-employee relations. The other variables that follow in order of influence are 'supervisor's impartiality' (X_3), 'relations with supervisor' (X_5) and 'supervisor's commendation' (X_1). However the variable 'welfare facilities' (X_6) had very low influence as reflected in the low elasticity of 0.0151.

It is therefore, inferred from the above index, that the variables like 'Management's attitude towards workers', 'good work environment', 'redressal of grievances', 'supervisor's

commendation', 'supervisor's impartiality in making decisions' and the 'relations with the supervisor' were the major factors that could influence the employer-employee relations to a great degree and hence, their levels could be favourably altered with a view to improving the employer-employee relations in the organizations.

The value of the 'employer-employee relations index' was estimated at 1.98 in the continuum of five-point scale (Fig. 2) and this exhibited the fact that, there existed only, low level of employer-employee relations in the sample organizations.

iii. Overall Personnel Management Effectiveness Index:

An attempt was also made to develop an index to measure the overall personnel management effectiveness, based on the regression model and the results are presented below.

$$\begin{aligned}
 Y = & 0.183 X_1 (0.00221) + 0.0554^{**} X_2 (0.000719) + 0.0609^{**} X_3 (0.000882) + 0.0438^{**} X_4 (0.000712) + 0.00841^{**} X_5 (0.000828) \\
 & 0.0842^{**} X_6 (0.000252) + 0.0155^{**} X_7 (0.000927) + 0.029^{**} X_8 (0.000303) + 0.0655^{**} X_9 (0.00033) + 0.0235^{**} X_{10} (0.00089) \\
 & 0.0373^{**} X_{11} (0.00114) + 0.0780^{**} \\
 R^2 = & 0.99^{**}
 \end{aligned}$$

Figures in parentheses are standard errors

**Significant at one per cent level of probability.

Where,

Y = Overall personnel management effectiveness index

X₁ = Mode of recruitment; (dummy), Yes = 1, No = 0

X₂ = Financial returns

X₃ = Training; (dummy), Yes = 1, No = 0

X₄ = Non-financial incentives

X₅ = Promotion policy

X₆ = Welfare facilities

X₇ = Transfer policy

X₈ = Performance appraisal system

X₉ = Communication system

X₁₀ = Work environment

X₁₁ = Job security

The high R² value of 0.99 again indicated that all the variables included in the model influenced the overall personnel management effectiveness almost in full.

The variable 'promotion policy' (X₅) had the maximum influence on overall effectiveness of personnel management as it had the maximum elasticity of 0.0842. It is closely followed by the variable 'job security', with the elasticity of 0.0780. On the other hand, variable(X₄)namely 'non-financial incentives' had very little influence as the elasticity was 0.00841 only. Variables 'performance appraisal system' (X₈), 'financial returns' (X₂), 'mode of recruitment' (X₁) and 'training' (X₃) had

fairly high influence on the effectiveness of the overall personnel management and their elasticities varied from the minimum of 0.0438 to the maximum of 0.0655. The variable 'work environment' (X_{10}) had moderate influence with the elasticity of 0.0373. However, the variables 'transfer policy' (X_7) and communication system (X_9) had very low influence on effectiveness of overall personnel management with the elasticities of 0.029 and 0.0235, respectively.

It is therefore, inferred from the index that the levels of the variables like promotion policy, job security, performance appraisal system, financial returns, mode of recruitment and training may be appropriately altered for effective personnel management in the organizations.

The value of 2.4 in the continuum of five-point scale, estimated through the overall personnel management effectiveness index constructed (Fig. 2), showed that, there existed only moderate effectiveness of the personnel management practices followed in the sample organizations.

iv. Discriminant Analysis:

The discriminant analysis was done to identify the characteristics which discriminate an individual as belonging to managerial category or non-managerial category. The results obtained are presented as follows.

$$\begin{aligned}
 Z = & 14.42 X_1 + 2.51 X_2 + 1.28 X_3 - 6.13 X_4 - \\
 & (27.38)^1 \quad (49.39)^2 \quad (47.25)^3 \quad (46.78)^4 - \\
 & 1.01 X_5 + 17.64 X_6 + 7.0 X_7 - 0.85 X_8 \\
 & (48.60)^5 \quad (13.42)^6 \quad (27.48)^7 \quad (46.83)^8
 \end{aligned}$$

Percentage of misclassification by the discriminant function derived is 9.18.

'F' test value for between groups = 54.04**

Where,

Z = The score on discriminant function (index)

X₁ = Education

X₂ = Present level of remuneration

X₃ = Number of dependents

X₄ = Previous experience

X₅ = Attitude towards management

X₆ = Relations with superiors

X₇ = Relations with co-workers including subordinates

X₈ = Attitude towards union leaders

F-test shows that the estimated function, showing variation between the groups, is significant implying that, it can significantly discriminate between two groups namely, managerial and non-managerial. The percentage of misclassification of the

**Significant at one per cent level of probability.

Figures in parentheses are the percentages of misclassification by the respective variables.

individual variables given above, however indicated that the variable X_6 had the least percentage (13.42) of misclassification, indicating its highest discriminating power. This was followed by the variables X_1 with 27.38 per cent of misclassification and X_7 with 27.48 per cent of misclassification. The misclassification percentages for other variables included in the model were 46.78 and above. Therefore, it is inferred that the variables X_6 (relations with superiors), X_1 (education) and X_7 (relations with co-workers including subordinates) were having high discriminating power. The details on the percentages of misclassification are portrayed in (Fig.3).

For the other variables included in the model namely, X_2 , X_3 , X_4 , X_5 , and X_8 , the coefficient values were low and the probabilities of misclassification were high. Therefore, these variables had little discriminating power.

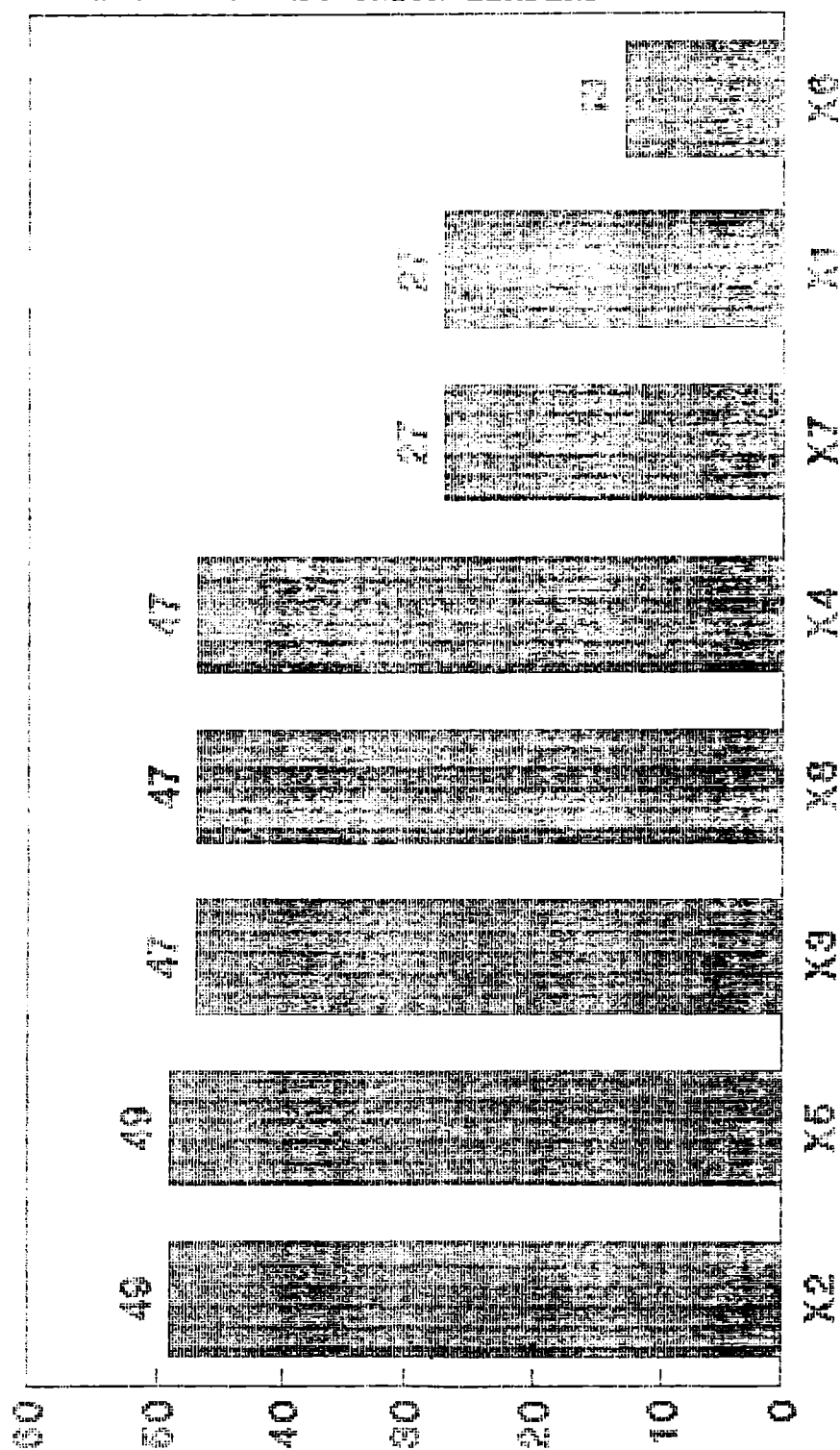
The cut-off point (C_{op}) was 133.08.

By knowing the values of the discriminating variables, X_1, \dots, X_8 for the new individual, we can estimate $\hat{z}_{(New)}$ and say, he/she belongs to managerial group if $\hat{z}_{(new)} \geq C_{op}$ and to non-managerial group if $\hat{z}_{(new)} \leq C_{op}$.

FIG. 3

DISCRIMINANT FUNCTION PERCENTAGE OF MISCLASSIFICATION

- X1 - EDUCATION
- X2 - PRESENT LEVEL OF REMUNERATION
- X3 - NUMBER OF DEPENDENTS
- X4 - PREVIOUS EXPERIENCE
- X5 - ATTITUDE TOWARDS MANAGEMENT
- X6 - RELATIONS WITH SUPERIORS
- X7 - RELATIONS WITH CO-WORKERS INCLUDING SUBORDINATES
- X8 - ATTITUDE TOWARDS UNION LEADERS



SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

CHAPTER VI

SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

A study on the personnel management practices in the co-operative sector in the Kerala State was carried out during the years 1989-91, with the overall objective of assessing the extent of application of modern personnel management concepts in the co-operative organizations in the Kerala State. The specific objectives of the study were, (i) to assess the effectiveness of the various personnel management practices followed in the co-operative sector, (ii) to analyse the nature and extent of compensating the employees in co-operatives, (iii) to measure the level of job satisfaction derived by the employees, (iv) to evaluate the industrial relations existing in the co-operative organizations and (v) to suggest, if found necessary, ways and means of toning up the personnel management practices followed in the co-operative sector in Kerala.

The co-operative sector of the Kerala State formed the universe for the study. Taking into consideration the scope for application of modern personnel management practices, the study was confined to the level of apex co-operative federations in the Kerala State. The 15 apex co-operative federations were classified into five classes, based on their type and the nature of activities namely, (i) processing and marketing, (ii) general marketing, (iii) credit, (iv) workers' industrial co-operative and (v) consumers' co-operative. Thus, there were five

federations in class one, four federations in class two, three federations in class three, two federations in class four and one in the fifth class. From each of the first four classes above, one federation was selected by random sampling procedure. In the fifth class, since there was only one federation, the same was also considered for the study. In each of the sample federations, the employees were categorised into managerial and non-managerial and from each category the names of the employees were arranged in alphabetical order and the required number of employees were selected. Thus 459 sample employees were selected and they constituted around 15 per cent of the total number of employees both category-wise (managerial and non-managerial) and organization-wise. Thus, stratified two-stage random sampling procedure was followed.

From the employee-respondents, the opinions on the various personnel management practices followed in the respective organizations were gathered in a pre-tested questionnaire through personal interview method. In addition, the Chief Executives of the sample apex federations were also interviewed and details gathered regarding personnel management practices using a separate questionnaire specifically designed for the purpose. The details, thus collected were tabulated and analysed. The conventional analyses like average analysis, percentage analysis, etc., were carried out. The functional analyses employing multiple regression model as well as discriminant function were resorted to. The findings of the study are summarised below.

1. Basic Characteristics of the Sample

Out of the total 459 respondents, 74 belonged to managerial cadre, while the remaining 385 belonged to non-managerial cadre. Among the sample respondents, females constituted 17.43 per cent and the males represented the rest. As regards educational level, 46.50 per cent of the respondents were with primary and secondary education only, while 26 per cent of the respondents were professional degree holders. The work experience of 3 to 15 years was possessed by 56.9 per cent of the respondents.

Regarding status of the employees in the organization, 97.6 per cent of the respondents belonged to permanent status. On an average, the respondents had two to four dependent members in the family. Further, 38 per cent of the respondents were aware of the principles of co-operation, while 62 per cent were not at all aware of them.

2. Manpower Planning, Recruitment, Selection and Training

Almost all the respondents were of the view that manpower planning was the keystone in personnel management, while 60 per cent of the respondents expressed that manpower planning was neglected in their organizations. Regarding the appropriateness of the mode of recruitment and selection, 64 per cent of the respondents felt positively, while 36 per cent felt the other way. Further, 60 per cent of the respondents desired for direct recruitment while 40 per cent were against it. Again, majority of the former desired direct recruitment based on merit.

As regards opinion on deputation, 80 per cent of the respondents wanted to discourage it, while 20 per cent were for it. Similarly, 55 per cent of the respondents favoured the existing reservation policy for scheduled caste/tribe candidates.

With reference to training, 62 per cent of the respondents, in overall, viewed the existing training programmes as inappropriate, inadequate and not need-based.

3. Promotion, Transfer, Performance Appraisal Policies and Communication System

As regards opinions on promotion policies followed in the sample organizations, 46 per cent of the respondents viewed negatively, while 30 per cent viewed positively. However, 24 per cent remained without answering.

Seniority as the only criterion for promotion, was not favoured by as many as 54 per cent of the respondents. Scope for promotion was considered to be very much limited by 58 per cent of the respondents, while 27 per cent were optimistic. Only 15 per cent did not respond at all. Majority of the respondents, however were satisfied with the existing transfer policy.

Regarding performance appraisal system, 21 per cent indicated that it existed in their organizations, while 79 per cent expressed that it did not exist. The opinions on the existing communication system, however, varied widely and 13 per cent did not comment at all.

4. Industrial Relations

In overall, 65 per cent of the respondents expressed that their supervisors commended their good work, but only 31 per cent of them were impartial in their decisions. Majority of the respondents had friendly relations with their supervisors as well as co-workers.

Regarding management's attitude towards employees, 57 per cent felt it as good, while 23 per cent felt the other way. However, 20 per cent did not respond at all. Further, 89 per cent of the respondents were the members of trade unions and majority of them were also active members.

As expressed by 50 per cent of the respondents, the management was firm and fair in redressing the grievances, while 32 per cent responded the other way. But 18 per cent remained without answering. Moreover, 50 per cent of them preferred trade union leadership from, outside the organization, while 50 per cent did not. Similarly 90 per cent of the respondents preferred employees' participation in organizational decisions, while 10 per cent did not prefer the same.

5. Compensating the Work Force

As regards levels of emoluments, 53 per cent of the respondents disagreed the view that their emoluments were lower than that in other organizations, while 36 per cent agreed to this view. Among the organizations, the percentage of respondents

who disagreed that, their emoluments were lower than that in other organizations, was the maximum in MARKETFED with 84 per cent. On the other hand, the percentage of respondents, who agreed that their emoluments were lower than that in other organizations, was the maximum in DINESH (56.7 per cent) followed by KSCCF (52.5 per cent).

In overall, 40 per cent of the respondents viewed their financial returns as fairly remunerative, 27 per cent as moderately remunerative and another 27 per cent as rather low. As regards non-financial incentives, 35 per cent of the respondents viewed them as fairly commendable, while 30 per cent considered them as moderately commendable, whereas 23 per cent viewed them as rather weak and 10.3 per cent considered them as extremely weak.

Pension scheme did not cover 76 per cent of the respondents and almost all the respondents were for the introduction of the same in their organizations. Similarly, majority of the respondents were moderately satisfied with the welfare facilities provided in their organizations.

All the respondents in MILMA indicated that they had exclusive personnel officers and in the other sample organizations 54 per cent of the respondents wanted exclusive personnel officers posted.

6. Employee Morale and Job Satisfaction

Of the total respondents, 97 per cent did not have any fear of termination from service. Similarly, 91 per cent had no worry about the future and 85 per cent did not have any worry about their families. Further, 86 per cent of the respondents identified themselves well with their organizations and 75 per cent did not want to change their present jobs. Thus, the morale of the employees was quite high.

Regarding opportunities to use abilities in their organizations 46 per cent of the respondents expressed that, their abilities could be made use of, while 43 per cent of them viewed the other way, while 11 per cent remained without answering. Further, 75 per cent of the respondents expressed that they had job security. Majority of the respondents (84 per cent), were satisfied with the existing work hours and 77 per cent of them were satisfied with the work environment also. Almost all (99 per cent) liked their present jobs. Thus, the job satisfaction level of the respondents was also fairly high.

7. Problems and Suggestions

Poor employer-employee relations was expressed as a problem by 58.82 per cent of the respondents. While the maximum of 70.20 per cent of the respondents expressed this problem in MILMA, the minimum of 35.45 per cent expressed it in DINESH.

Among the employees, 26.36 per cent in overall suggested for the deputation of Chief Executives on long-term basis and also making them accountable for the liabilities, if any, caused. Among the organizations, the maximum respondents (76 per cent) in MARKETFED suggested this, followed closely by KSCCF (73.70 per cent).

Realising the drawbacks in the existing system of recruitment and selection in co-operatives, 24.84 per cent of the respondents in overall, pleaded for a separate Co-operative Service Commission. Among the sample organizations, the maximum of 60 per cent of the respondents in KSCB and the minimum of 18.18 per cent of the respondents in DINESH suggested the same.

In overall, 20.48 per cent of the respondents expressed that modern personnel management practices were given the least importance in the sample organizations. Further, 17.43 per cent of the respondents also pleaded for stringent action against malpractices. As much as 92 per cent of the respondents in MARKETFED suggested this, followed by KSCCF (57.90 per cent). However, none of the respondents felt this need in DINESH

Lack of clear demarcation of powers, duties and responsibilities was considered as a problem by 9.59 per cent of the sample respondents. The loopholes in the Act and Rules and the political interferences in the day-to-day activities were the other problems expressed by 8.06 per cent and 7.19 per cent of the respondents, respectively.

8. Responses of the Chief Executives

All the five Chief Executives were of the view that the quality of performance could be improved by better personnel training. When the statements 'personnel management must be given top priority in co-operative management', 'professionalisation of management can produce better results' and 'deputation of employees from other departments may be discouraged', were posed to the five Chief Executives, four of them responded positively.

Only one Chief Executive agreed with the statement 'personnel management has been neglected so far in the co-operative sector', while two disagreed and the other two were not definite.

All the five Chief Executives responded positively to the statements 'work environment is an important factor in production and productivity' and 'pay increases should be linked with production and productivity'.

When the statements like 'employee participation in decision making may be introduced' and the 'employees are committed and motivated' were posed, two Chief Executives were optimistic while, two were pessimistic and one was not definite.

Four Chief Executives answered favourably and one answered negatively, when the questions like 'Are the existing welfare facilities adequate?' and 'Is personnel research desirable?' were posed.

Pension scheme was in vogue in one sample organization only. Therefore, when the possibility of its introduction was enquired among the remaining four Chief Executives, only one of them responded positively while the other three were against it.

9. Functional Analysis

Based on the details on the opinions of the respondents collected on five-point scale, functional analyses were resorted to. Indices were constructed based on the regression model. Similarly, the discriminant analysis was also done.

Job Satisfaction Index:

From the index derived, it was inferred that factors like (i) liking for the job, (ii) commendation by the supervisor, (iii) management's attitude towards workers, (iv) financial returns, (v) relations with the supervisor (vi) opportunities to use abilities in the organization and (vii) association with co-workers were found to influence considerably the job satisfaction of the employees. Therefore, these factors may be given due consideration for effective personnel management in the organizations.

Employer-Employee Relations Index:

It could be inferred from the index derived that the variables like (i), management's attitude towards workers (ii)

good work environment, (iii) redressal of grievances, (iv) supervisor's commendation, (v) supervisor's impartiality and (vi) the relations with the supervisor were the major factors that influenced the employer-employee relations to a great degree and hence, their levels could be favourably altered and mixed with a view to improving the employer-employee relations in the organizations.

Overall Personnel Management Effectiveness Index:

The index derived indicated that the levels of the variables like (i) promotion policy, (ii) job security, (iii) performance appraisal system, (iv) financial returns, (v) mode of recruitment and (vi) training might be appropriately altered for effective personnel management in the organizations.

Discriminant Analysis:

The discriminant analysis indicated that, variables namely, (i) relations with superiors, (ii) education and (iii) relations with co-workers including subordinates were found to have high discriminating power in discriminating the managerial persons from the non-managerial persons.

Testing of Hypotheses

1. It has been hypothesised that, the modern personnel management concepts have not been operationalised

effectively so far, in the co-operative organizations in Kerala.

Majority of the sample employees in the sample organizations were of the view that, (i) manpower planning has been neglected, (ii) there was lack of fool-proof recruitment and selection procedures, (iii) there was no effective performance appraisal system, and (iv) there existed poor employer-employee relations. In functional analysis also, the value of the overall personnel management effectiveness index was estimated at 2.4 only, in the continuum of five-point scale.

These in overall, indicated that most of the modern personnel management concepts are being operationalised in the sample organizations to a limited extent, but they are yet to make a headway. Therefore, the hypothesis stated above for the present study is partly proved.

2. More than 50 per cent of the sample respondents, opined that, they were fairly compensated. This result leads to reject the hypothesis stated that, the personnel in the co-operatives are not adequately compensated.
3. The study results indicated that, very high percentage of the sample employees were satisfied with their work hours, work environment and job security. Moreover, majority of them liked their jobs and had no job anxiety. All these indicated moderate levels of job satisfaction among the

employees and hence, the hypothesis, job satisfaction can be increased by giving adequate attention to modern personnel policies and practices holds good. The job satisfaction index constructed also revealed that, the variables like, (i) liking for the job, (ii) commendation by the supervisor, (iii) management's attitude towards workers, (iv) financial returns, (v) relations with the supervisor, (vi) opportunities to use abilities in the organization and (vii) association with co-workers could be better altered in order to increase job satisfaction among the sample employees.

4. For the study, it has been hypothesised that, employer-employee relations can be improved, by giving adequate attention to personnel policies and practices in co-operatives.

In the functional analysis relating to employer-employee relations, the variables like, management's attitude towards workers, good work environment, redressal of grievances, supervisor's commendation, supervisor's impartiality in making decisions and the relations with the supervisor which are major areas of modern personnel management, influenced the employer-employee relations significantly. Therefore, the above hypothesis is proved by these findings.

5. Among the sample employees, 60 per cent favoured direct recruitment. Further, most of the respondents felt the need for appropriate and need-based training. As regards,

awareness of the principles of co-operation, 62 per cent of the sample employees responded negatively. The problem of poor employer-employee relations was expressed by 58.82 per cent of the sample respondents. Four out of five Chief Executives of the sample organizations also responded positively to the statements, 'Personnel management must be given top priority in co-operative management', 'Professionalisation of management in co-operatives can produce better results', and 'Is personnel research desirable in co-operatives or not?' All these prove the hypothesis that, 'there exists scope for improving the personnel management practices followed in the co-operative organizations in Kerala', holds good.

Conclusions

1. Proper manpower planning, fool-proof recruitment and selection procedures, effective performance appraisal system, need-based training and development programmes and sound employer-employee relations were absent in the sample organizations.
2. The employees in the sample organizations were fairly compensated.
3. There existed moderate level of job satisfaction among most of the sample employees.

4. Employer-employee relations could be influenced by appropriately altering the levels of the modern personnel management practices, considered.
5. There existed scope for improving personnel management practices in areas such as recruitment and selection, training, co-operative education, employer-employee relations, employees' participation in decision making, performance appraisal system, personnel research, professionalisation of management, communication system, strengthening of personnel department etc.

In sum, it is concluded that, most of the modern personnel management concepts are being operationalised in the sample organizations to a limited extent, but they are yet to make a headway.

Policy Implications

Above findings from the study, may have the following implications on policy issues.

1. Majority of the respondents desired direct recruitment based on merit. Hitherto in the co-operative sector, direct recruitment was made at the entry level only and the subsequent positions were filled by promoting employees from lower positions. However, due to changing environment and

shortcomings in filling by promotion, direct recruitment based on merit may also be introduced for various positions, preferably for about 25 to 30 per cent of the posts at the various levels of the hierarchy.

2. Sizable percentage of respondents viewed the existing training programmes as inappropriate, inadequate and not need-based. Therefore, the co-operatives must identify the training needs first, based on which, appropriate training programmes may be designed and implemented.
3. For promotions, hitherto in co-operative organizations, seniority was the only criterion considered. However, more than half of the respondents did not favour the seniority criterion alone. Therefore, performance criterion, based on educational level and training programmes attended may also be considered for promotion.
4. Majority of the respondents expressed that there was no proper performance appraisal system. Therefore, the co-operatives may evolve an effective personnel performance appraisal system that would again form as one of the criteria in promotion.
5. Management's attitude towards employees was perceived as good by 57 per cent of the respondents. This is a good sign. However, the organizations must take some more

efforts to make the other 43 per cent of the employees also to feel in the similar manner.

6. Majority of the respondents preferred employees' participation in making organizational decisions. The co-operative organizations may come forward with open mind and introduce the employees' participation in decision making.
7. As regards financial returns and non-financial incentives, majority of the sample employees were not that comfortable. These deserve careful reconsideration and appropriate changes.
8. In one out of five sample organizations, the pension scheme is in operation. Therefore, in the other co-operative organizations also, the pension scheme may be introduced early.
9. In one out of five sample organizations there was exclusive personnel officer. Therefore, in other organizations also, the exclusive personnel department, may be thought of.
10. One half of the respondents expressed that their abilities could be made use of in their organizations, while the other half viewed it the other way. Therefore, this aspect deserves due consideration of the management, so as to post the right person on the right job in order to maximise employees' job satisfaction.

11. There was a feeling among the sample employees that, deputation of Chief Executives from other departments was done for a short period and that too they were not accountable for the liabilities, if any, caused. It is, therefore, suggested that the Chief Executives may be deputed on long-term basis and may be made accountable for the liabilities, if any, caused. Moreover, the filling of the Chief Executives' posts by deputation may be avoided and it can be done either through selection from within or outside the organizations concerned.
12. Since there are defects in the existing recruitment and selection system, a separate co-operative service commission may be thought of. In addition, a separate co-operative state cadre may be considered for middle and top level management in co-operative organizations.
13. Lack of clear demarcation of powers, duties and responsibilities was considered as a problem and hence, the organizations concerned may have clear job description/specification for various positions; so that the powers, duties and responsibilities for the individual jobs can be well defined.
14. As work environment was considered as an important pre-requisite for increasing production and productivity by the

respondents, all possible efforts may be made by the managements to create a congenial work environment in the organizations.

15. Job satisfaction index constructed indicated that the factors like, (i) liking for the job, (ii) commendation by the supervisor, (iii) management's attitude towards workers, (iv) financial returns, (v) relations with the supervisor, (vi) opportunities to use abilities in the organization and (vii) association with co-workers were found to influence considerably job satisfaction of the employees. Therefore, these factors may be given due consideration for effective personnel management in the organizations from the point of view of job satisfaction of the employees.
16. Employer-employee relations index revealed the fact that, the variables (i) management's attitude towards workers, (ii) good work environment, (iii) redressal of grievances, (iv) supervisor's commendation, (v) supervisor's impartiality and (vi) the relations with the supervisor were found to influence the employer-employee relations to a great degree and hence, their levels could be favourably altered and mixed with a view to improving the employer-employee relations in the co-operative organizations.
17. The overall personnel management effectiveness index derived indicated that the variables like promotion policy, job security, performance appraisal system, financial returns,

mode of recruitment and training influenced the overall personnel management effectiveness. Therefore, the co-operative organizations may alter the levels of these variables in order to have effective personnel management.

18. In the discriminant analysis, the factors namely, relations with superiors, education and relations with co-workers including subordinates had high discriminating power. Therefore, in the personnel management practices, concerning recruitment and selection of personnel for managerial positions or while training the personnel for managerial positions, the characteristics like the potential of the individual in getting along with superiors as well as subordinates coupled with required education may be looked for. Thus, potential candidates can be identified and selected.
19. Sizable number of respondents also indicated the prevalence of malpractices in their organizations. This indicated the need for effective control mechanisms and stringent action against those who erred.
20. It has been revealed that 62 per cent of the sample respondents had no knowledge about the principles of co-operation which defeated the very purpose of forming co-operatives. Hence, specific steps may be taken in educating the employees on the principles of co-operation and their applications in their job contexts.

21. Responses of the employees in general indicated the absence of effective communication system in their organizations. Hence, efforts are needed to improve the existing communication system in the organizations, so as to keep the employees informed about, as to, what is happening in and around their organizations.

22. Finally, it is also pertinent to note with reference to industrial relations that, majority of the respondents were members of trade unions and favoured employee participation in decision making. Further, only 57 per cent of the respondents perceived that their managements' attitude towards employees was good. All these responses indicated that the employees wanted themselves involved and committed for the organizational growth. Therefore, the managements may try to motivate the employees and make them committed for the cause of the growth of the organization in the right perspective, through organizing Quality Circles (QCs).

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APPENDICES

APPENDIX I

PERSONNEL MANAGEMENT PRACTICES IN THE CO-OPERATIVE SECTOR IN KERALA
A RESEARCH STUDY

QUESTIONNAIRE AT THE ORGANIZATIONAL LEVEL

A. General:

1. Name and registered address
of the organization :
2. Year and date of registration :
3. Year and date of commencement of
business :
4. Main line of business :
5. Number of:
 - a. Regional offices :
 - b. Branches :
 - c. Processing Plants/Units :
 - d. Work Centres :
6. Total number of member societies :
7. Sources of funds :
 - A. Share Capital:
 1. Authorised :
 2. Paid up :
 - a) Government :
 - b) Member Societies :
 - B. Deposits :

c) Give details regarding your present and past manpower plans

Category of employees	Present Plan		Immediately Preceding Plan	
	Target No.	Achievement No.	Target No.	Achievement No.
1.				
2.				
3.				
4.				

- d) State reasons, if the targets were not achieved :
- 1.
 - 2.
 - 3.
3. If you do not have regular manpower planning, how do you estimate the human resource requirements? :
- a)
 - b)
 - c)
 - d)
4. Which of the following is/are the basis/bases for recruitment in your organizations? :
- a) Need based
 - b) Work load
 - c) Business expansion
 - d) Manpower plans
 - e) Others (specify)

- C. Borrowings from:
- a) National level financial institutions (specify each) :
 - b) Commercial banks :
 - c) Co-operative banks :
 - d) Government :
 - e) Others (specify) :
- D. Reserves :
8. Business operations :
- a) Sales turnover or loans disbursed etc. :
 - b) Net Profit or Loss :
9. Personnel functions:
- a) Do you have a separate Personnel department? : Yes/No
 - b) If not, which department looks after the personnel functions? :
 - c) If Yes, to whom does the head of the personnel department report? :
 - d) What is his/her designation? :
 - e) What is the structure of the personnel department? Please give the chart. :
10. Which of the following Personnel functions are handled by your personnel department? (Indicate by tick marks)
- a) Manpower planning :
 - b) Recruitment :
 - c) Training and Development :

- d) Performance appraisal :
- e) Transfer :
- f) Grievances :
- g) Promotion :
- h) Welfare :
- i) Industrial Relations :
- j) Others (specify) :

11. A. In which of the following ways do you categorise the employees? (Indicate by tick marks)

- a) Managerial :
- b) Technical :
- c) Non-technical :
- d) Others (specify) :

B. Give the number of employees in each category mentioned above

Category	SC/ST	Others
a.		
b.		
c.		
d.		

12. General Management:

- a) No. of members on the Board of Directors :
- b) Composition of the Board:

- 1) Government nominees :
- 2) Elected members :
- 3) Ex-officio members :
- c) Tenure of the Board :

B. PERSONNEL MANAGEMENT DATA:

1. Do you have the regular practice of : Yes/No
planning human resource require-
ments?

2. If Yes:

- a) What is the interval in which : 1 Year
manpower plans are made?
: 2 Years
: 3 Years
: 4 Years
: 5 Years and above

- b) On what basis do you : 1.
prepare your manpower
plans?
2.
3.
4.
5.

5. Which of the following are the sources of recruitment and what is the number of personnel selected during the past 5 years

Sources	Y E A R S														
	83-84			84-85			85-86			86-87			87-88		
	No.			No.			No.			No.			No.		
	M	T	NT	M	T	NT	M	T	NT	M	T	NT	M	T	NT
a) Internal sources															
b) Advertisements															
c) Direct Application															
d) Employment Exchange															
e) Employees' relations															
f) Campus recruitment															
g) Deputation on public interest															
h) Deputation on individual interest															
i) Trade Unions															
j) Others (specify)															
Total															

Note: M = Managerial
T = Technical
NT = Non-Technical

8. Who is the selecting authority?

Authority	Managerial		Technical		Non-Technical	
	Yes	No	Yes	No	Yes	No
a) Board of Directors only						
b) Chief Executive only						
c) Board and the Chief Executive						
d) Chief Executive and the Department Heads						
e) Heads of Departments only						
f) Others (specify)						

9. Do you publish the select-list : Yes/No
10. If Yes, how long is the select list valid? : 1 year
2 years
3 years
More than three years
11. Do you follow the reservation policy of the Government for recruitment and selection? : Yes/No
12. Do you conduct orientation programmes for the new recruits? : Yes/No
13. If Yes, what is the duration and contents of the programme? Mention briefly

14. Do you have in-house training facilities for:
- a) Managerial Personnel : Yes/No
- b) Technical Personnel : Yes/No
- c) Non-Technical Personnel : Yes/No
15. Do you send your employees for training to outside organizations? : Yes/No
16. Give details of training programmes undergone by the employees during the past 5 years

Programme	tion	Dura-	Insti-	83-84			84-85			85-86			86-87			87-88		
				M	T	NT	M	T	NT	M	T	NT	M	T	NT	M	T	NT
				No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	

- a)
- b)
- c)
- d)
- e)
- f)
- g)
- h)
- i)
- j)

17. Do you have a formal performance appraisal mechanism? : Yes/No
18. If Yes, which of the following are the uses of performance appraisal information?
- a) Wage/Salary fixation :

- b) Promotion :
- c) Transfer :
- d) Identify training needs :
- e) Motivating employees
through feedback :
- f) Others (specify)
19. Which of the following criteria
are used in your performance
appraisal?
- a) Quantity of work :
- b) Quality of work
- c) Job knowledge :
- d) Absenteeism
- e) Others (Specify)
20. Which of the following methods
are used in your performance
appraisal mechanism?
- a) Confidential report :
- b) Rating scale :
- c) Ranking System :
- d) Paired comparison's method :
- e) Others (Specify)
21. Do you have a formalised career
planning programme? : Yes/No
22. If 'Yes' through which of the
following methods do you find
out the career needs of the
employees?
- a) Psychological testing :
- b) Simulation exercises :
- c) Depth interviewing :

- d) Others (specify) :
- 23. Do employees in each department have equal opportunities to reach the top of the organization? : Yes/No
- 24. If not, rank the various departments in your organization in the order of better opportunities (Rank I may be given to the department which has got the maximum opportunities)
 - I
 - II
 - III
 - IV
 - V
- 25. What is the basis of promotion in your organization?
 - a) Seniority alone :
 - b) Merit alone :
 - c) Seniority-cum-merit :
 - d) Merit-cum-seniority :

26. For how many years, employees in the following categories have to wait for promotion?

Category	No. of Years				
	PROMOTION				
	I	II	III	IV	V
a) Managerial					
b) Technical					
c) Non-technical					

27. Do you have a transfer policy? : Yes/No

28. If Yes, how frequently employees are transferred from one station to another?

- a) Every year :
- b) After every 2 years :
- c) After every 3 years :
- d) After every 4 years :
- e) After every 5 years :

29. Do you follow inter-departmental transfer? : Yes/No

30. If Yes, what is the frequency of such transfers? : a)
b)
c)

31. What are the different bases of transfer from one station to another?

- a) Transfer policy :
- b) Employee request :
- c) Punishment :
- d) Government policy :
- e) Organizational interest :
- f) Others (specify) :
32. Whether the pay and allowances of your employees come under the terms of reference of the pay Commissions appointed by the State Government? : Yes/No
33. If not, how is the pay and allowance of your employees determined? : a)
b)
c)
34. Do trade unions play any role in determining wages/salaries? : Yes/No
35. If Yes, what is their role? Mention them. : a)
b)
c)
36. Which of the following factors do you consider while revising the pay scales of your employees?
- a) Cost of living :
- b) Productivity :
- c) Prevailing wage rates :
- d) Ability to pay :
- e) Attraction and retention of employees :
- f) Collective bargaining strength :
- g) Others (spacify) :

37. How often the pay scales are revised?
- a) Once in 2 years :
 - b) Once in 3 years :
 - c) Once in 4 years :
 - d) Once in 5 years :
38. Which year did the present pay scales come into effect? :
39. Give details about the existing pay scales of your employees. :
40. Which of the following fringe benefits are offered to your employees?
- a) Rent free accommodation :
 - b) Accommodation at concessional rent rate :
 - c) Conveyance allowance :
 - d) Educational facilities to the children of employees :
 - e) Transportation facilities to employees and their children :
 - f) Subsidised canteen services :
 - g) Others (specify) :
41. Do you give bonus to your employees? : Yes/No
42. If Yes, what type of bonuses (with rates) were given to your employees during the year ending 30-6-88?
- a)
 - b)
 - c)

43. Which of the following retirement benefits do your employees get?

- a) Contributory Provident Fund :
- b) General Provident Fund :
- c) Death-cum-Retirement Gratuity :
- d) Pension :
- e) Annuity :
- f) Other(specify) :

44. What are the financial and non-financial incentives offered to motivate your employees?

- Financial incentives :
- a)
 - b)
 - c)
 - d)
 - e)
 - f)

- Non-financial incentives :
- a)
 - b)
 - c)
 - d)
 - e)
 - f)

45. Is absenteeism a problem in your organization? : Yes/No

46. If Yes, give the number of absentees in each category for the last six months of 1987-88

Category	Jan. 88	Feb. 88	March 88	April 88	May 88	June 88
----------	------------	------------	-------------	-------------	-----------	------------

Managerial

Technical

Non-Technical

47. Is employees' turnover a problem in your organization? : Yes/No

48. If yes, what reasons do you attribute to it? List them in order of importance : I
II
III

49. Give the number of employees who left the organization during the past 5 years ending 30-6-88 with reasons.

Reasons	YEAR														
	83-84			84-85			85-86			86-87			87-88		
	M	T	NT	M	T	NT	M	T	NT	M	T	NT	M	T	NT

a)

b)

c)

d)

e)

f)

g)

50. Give the number of filled in vacancies, caused by reasons other than superannuation/death during the past 5 years ending 30-6-88

Category	83-84	84-85	85-86	86-87	87-88
Managerial					
Technical					
Non-Technical					

51. Do you have a formalised system of grievance handling? : Yes/No

52. If Yes, which of the following approaches you have adopted for grievance redressal?

- a) Legalistic approach :
- b) Human Relations approach :
- c) Open door policy :
- d) Others (specify) :

53. Which of the following are the causes of employee grievances in your organization?

- a) Promotion :
- b) Amenities :
- c) Disciplinary action :
- d) Transfer :
- e) Payments :
- f) Increment :

- g) Leave :
 - h) Supersession :
 - i) Others (specify) :
54. Do you have employees' participation in Management? : Yes/No
55. If Yes, in which of the following forms, it exists in your organization?
- a) Employee Director :
 - b) Joint Consultative Committee :
 - c) Shop Floor Council :
 - d) Joint Management Council :
 - e) Others (specify) :
56. Which of the following communication channels are used in your organization?

Channels	Yes	No
----------	-----	----

DOWNWARD

- a) Standing orders
- b) Memos and directives
- c) Posters and notice boards
- d) Annual reports
- e) Employee handbook
- f) Letters and pay packets
- g) Others (specify)

UPWARD

- a) grievance procedure
- b) Suggestion box

- c) Morale and attitude survey
- d) Exit interview
- e) Others (specify)

-
57. How many registered trade unions are there in your organization? :
- Give the membership of each registered trade union :
58. How many of them have been recognised by the management? :
59. What are the criteria for recognising a trade union? :
60. Are the present trade union leaders from within or outside the organization? :
61. Do you have a personnel information system? : Yes/No
62. If Yes, is your Personnel Information System, based on computer? : Yes/No
63. If it is based on computer, what are the data kept by the Personnel Information System? :
- a)
 - b)
 - c)
 - d)
 - e)
64. Have you made any effort to attract professionally qualified managers to your organization? : Yes/No
65. If Yes, please outline the efforts. :
66. How many of your employees/managers possess professional management qualifications? :

67. Do you have any programme to upgrade the professional management content in your organization? : Yes/No
68. Do you have a separate Personnel Research Wing in your organization? : Yes/No
69. If Yes, in which of the following areas, Personnel Research is being conducted in your organization?
- a) Job satisfaction :
 - b) Organizational effectiveness :
 - c) Managerial potential :
 - d) Employer-employee relations :
 - e) Absenteeism :
 - f) Committedness :
 - g) Others (specify) :
70. If not, have you hired the services of any outside agency for doing personnel research? : Yes/No

Comments and Suggestions:

APPENDIX II

PERSONNEL MANAGEMENT PRACTICES IN THE CO-OPERATIVE SECTOR IN KERALA - A RESEARCH STUDY

QUESTIONNAIRE AT THE EMPLOYEES' LEVEL

A. Identification Data:

- A.1. Name of the organization :
- A.2. Designation :
- A.3. Department/Section :
- A.4. Category : a) Managerial
b) Non-Managerial
c) Technical
d) Non-technical
- A.5. Age : a) Upto 25 Years
b) 26 to 35 Years
c) 36 to 45 Years
d) 46 Years and above
- A.6. Marital Status : a) Married
b) Unmarried
c) Widower
d) Separated
- A.7. Sex : Male/Female
- A.8. Education : a) Illiterate
b) Primary Education
c) Secondary Education
d) P.D.C.
e) Graduation
f) Post-Graduation
g) Professional - JDC/HDC/
- A.9. Total work experience in this organization : a) Less than 3 Years
b) 3 to 15 Years
c) 16 to 25 Years
d) 26 Years and above
- A.10. Nature of employment : a) Casual/Contract
b) Temporary
c) Permanent
d) Deputation

- A.11. Monthly emoluments : a) Upto Rs 900
 b) Rs 901 to Rs 1500
 c) Rs 1501 to Rs 2200
 d) Rs 2201 to Rs 3000
 e) Rs 3001 to Rs 4000
 f) Rs 4001 to Rs 6000
- A.12 Number of dependents : 1/2/3/4/5/6/7 and above
- A.13 Did you ever work at any other organization? : Yes/No
- A.14. If yes, how long? : a) Less than 2 years
 b) 2 to 5 years
 c) 6 to 10 years
 d) Above 10 years
- A.15. What were the reasons for leaving the previous organization and joining this? : a) Job security
 b) Better working conditions
 c) Better promotion avenues
 d) Nearer to native place
 e) Others (specify)

B. Manpower Planning, Recruitment, Selection and Training:

- B.1. Manpower Planning is a key-stone in Personnel Management : Yes/No
- B.2. Do you think that manpower planning has been neglected so far in the organization? : Yes/No
- B.3. Do you think that there is excess manpower in the organization? : Yes/No
- B.4. If Yes, indicate reasons for the accumulation of excess manpower in their order of importance (I,II,III etc.) : a) Unplanned recruitment in the beginning.
 b) External peressure to give employment to more and mor persons without specifi needs
 c) Low level of performance b the existing employees.
 d) Lack of re-deployment efforts
 e) Others

- B.5. How could you get job in this organization? : a) Through Employment Exchange.
b) Through newspaper advertisement.
c) Through influence of relatives.
d) Through unions.
e) Through deputation.
f) Applied directly.
g) Others (Specify).
- B.6. Do you consider the mode of recruitment and selection fair and adequate? : Yes/No
- B.7. If 'No', what changes do you propose? : a)
b)
c)
d)
e)
- B.8. Do you think it desirable to fill about 50 per cent of the managerial positions by direct recruitment? : Yes/No
- B.9. If 'YES' do you have any suggestions? : a)
b)
c)
d)
e)
- B.10. Do you think that, deputation of employees from other departments should be discouraged? : Yes/No
- B.11. Do you think that the existing training and development programmes are appropriate, adequate and need based? : Yes/No
- B.12. If 'NO' give reasons : a)
b)
c)
d)
e)
- B.13. Do you think that the reservation policy of the Government should be strictly followed in co-operatives? : Yes/No

C. Promotions, Transfers, Performance Appraisal and Communication:

- C.1. What is your opinion about the organization's promotion policy? : a) Very good
b) Good
c) Can't say
d) Bad
e) Very bad
- C.2. Do you have a transfer ploicy? : Yes/No
- C.3. If 'Yes' are you satisfied with the existing transfer policy? : a) Very much satisfied
b) Satisfied
c) Can't say
d) Dissatisfied
e) Very much dissatisfied
- C.4. Do you have any performance appraisal system? : Yes/No
- C.5. If yes, what is your opinion about the performance appraisal of your organization? : a) Very good
b) Good
c) Can't say
d) Bad
e) Very bad
- C.6. Are you happy with the communication system of your organization? : a) Very happy
b) Happy
c) Can't say
d) Unhappy
e) Very unhappy

D. Employees' Attitude Towards Work Organization:

- D.1. My supervisor gives me credit and praise for the work well done. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.2. I have no opportunity to use my abilities in this organization. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree

- D.3. The management is doing its best to give us good working conditions. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.4. Compared to other organizations, there is more job security in this organization. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.5. In my opinion, the emoluments here is lower than that in other organizations. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.6. Seniority should be the only criterion for promotion. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.7. You have ample chances of promotion. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.8. My supervisor is always impartial in his decisions. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.9. The management is always fair and firm in the redressal of grievances. : a) Strongly agree
b) Agree
c) Can't say
d) Disagree
e) Strongly disagree
- D.10. What do you think of the work environment in your organization? : a) Very good
b) Good
c) Can't say
d) Bad
e) Very bad

E. Job Satisfaction:

- E.1. Choose one of the following statements which best tells, how well you like your job. : a) I love it
b) I like it
c) I just like it
d) I don't like it
e) I hate it

- E.2. What is your opinion about the financial returns for your job? : a) Extremely remunerative
b) Fairly remunerative
c) Moderately remunerative
d) Rather low
e) Extremely low
- E.3. What is your opinion about the non-financial incentives? : a) Highly commendable
b) Fairly commendable
c) Moderately commendable
d) Rather weak
e) Extremely weak
- E.4. What do you feel about your association with co-workers? : a) Very friendly
b) Friendly
c) Can't say
d) Unfriendly
e) Very unfriendly
- E.5. What do you feel about your relationship with the supervisor? : a) Always fair
b) Usually fair
c) Can't say
d) Often unfair
e) Always unfair
- E.6. What is your opinion about the total hours of work? : a) Highly satisfied
b) Moderately satisfied
c) Can't say
d) Dissatisfied
e) Very much dissatisfied
- E.7. Do you have any pension Scheme : Yes/No
- E.8. If No, are you keen to introduce it? : Yes/No
- E.9. Are you satisfied with the welfare facilities provided by the management? : a) Very much satisfied
b) Moderately satisfied
c) Can't say
d) Dissatisfied
e) Very much dissatisfied
- E.10. What is your opinion about the management's attitude towards workers? : a) Very good
b) Good
c) Can't say
d) Bad
e) Very bad

F. Job anxiety:

- F.1 I usually fear, I may be terminated from the job : Yes/No
- F.2. I usually think and worry about my future : Yes/No
- F.3. Sometimes, I think of, what will happen to my family if I am turned out of my job : Yes/No

- F.4. I do not feel myself a part of the organization : Yes/No
- F.5. I think of changing over to some other job : Yes/No
- F.6. I feel that employee counselling can reduce job anxiety to a great extent : Yes/No
- G. General:
- G.1 Do you have a personnel officer to look after personnel matters? : Yes/No
- G.2. If No, who looks after personnel matters?
- G.3. Do you agree that a personnel officer may be appointed? : Yes/No
- G.4. You are working in a co-operative enterprise. Are you aware of the principles underlying a co-operative enterprise? : Yes/No
- G.5. If yes, what are they?
- a)
b)
c)
d)
e)
f)
- G.6. Given an opportunity, would you like to get employed in a public or private sector enterprise ? : Yes/No
- G.7. If yes, give reasons
- a)
b)
c)
- G.8. Do you think that professionalisation of management in co-operatives can produce better results? : Yes/No
- G.9. Are you a member of any trade union? : Yes/No
- G.10. If yes, are you an active member of the union? : Yes/No
- G.11. If you are not a member of any Union, is it because;
- a) You do not like the idea
b) You feel it is useless
c) You feel that unions have not been doing anything for members
d) You are not eligible to become a member as a probationer.
e) Can't say

G.12. Did you ever come in contact with union leaders? : Yes/No

G.13. If yes, how often?

- a) very often
- b) Often
- c) Can't say
- d) Rarely
- e) Never

G.14. Do you thnik that your union leaders are:

- a) Helpful
- b) Indifferent
- c) Can't say
- d) Not so helpful
- e) Useful in no way

G.15. Would you prefer to have outsiders leading your Unions? : Yes/No

G.16. Do you think that employee participation in decision making is desirable? : Yes/No

G.17. Do you think it desirable to create a common cadre for co-operatives? : Yes/No

G.18. If No, give reasons

- a)
- b)
- c)
- d)
- e)

Comments and suggestions:

APPENDIX III

PERSONNEL MANAGEMENT PRACTICES IN THE CO-OPERATIVE SECTOR IN KERALA - A RESEARCH STUDY

QUESTIONNAIRE AT THE CHIEF EXECUTIVES' LEVEL

Yes No Not defi-
nite

A. Personnel Management in General:

- A.1. Quality of performance can be improved by better training.
- A.2. Personnel management must be given top priority in co-operative management.
- A.3. Professionalisation of management in co-operatives can produce better results.
- A.4. Deputation of employees from other departments may be discouraged.
- A.5. Fifty per cent of the managerial positions may be filled by direct recruitment.
- A.6. Existing training and development programmes are adequate and need-based.
- A.7. Present system of recruitment and selection, fair and adequate.
- A.8. Personnel management has been neglected so far, in the co-operative sector in Kerala.

B. Employer-Employee Relations

- B.1. Work environment is an important factor in production and productivity.
- B.2. Pay increases should be linked to production and productivity.
- B.3. Trade unions can create cordial environment for good industrial relations.

B.4. Employee participation in decision making may be introduced.

B.5. The employees are committed and motivated.

C. Miscellaneous Issues:

C.1. Are the existing welfare facilities adequate?

C.2. Is personnel research desirable in co-operatives?

C.3. Is it possible to achieve the co-operative objective of 'Service to the members' without making profit?

C.4. a. Is there any pension scheme in the organization?

b. If No, can it be introduced?

C.5. Can a 'common cadre for co-operatives' be introduced?