

THE Role of Training in Co-Operative Banks in Haryana

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Abstract

There are different factors which contribute in the development of employees in any type of the organization. These factors includes training , promotion, transfer, recruitment and selection, career planning and rewards, performance appraisal, organizational research, development activities, interpersonal relations, salary structure and welfare facilities etc. But here in this paper only the training need and requirements of the employees in co-operative banks in Haryana are evaluated. The statistical tools like mean, standard deviation, standard error and chi-square test have been used to analyse the views of 250 respondents from the bank to draw the inferences. The paper finds that the about 65 percent of the employees have got training whereas about 35 percent have not got training in co-operative banks in Haryana. Further, the study shows that there is insignificant relationship among the age, sex, educational qualification and professional qualification and these factors are not considered in imparting training in co-operative banks in Haryana.

Introduction

The success of any development programme lies in a number of variables of which training is considered as vital among them. It is a process that involves the acquisition of skills, concepts, rules and attitudes in order to increase the effectiveness of employees doing particular job. Training is expected to provide the needful stimulus to initiate impulses of change in management and will lead to improve efficiency, productivity and administrative process. Gorwals committee (1954) has categorically stated that training is must for achieving success in co-operative sector. Training is by far the most frequently used HRD mechanism in the country. It is directly linked with performance appraisal and career development of the employee. It give an employee confidence in handling the job assigned to him and increase the quality of output through improved work methods and skills. Employees are trained on the job or outside the job through various training programmes to enhance, develop and update their skills and knowledge. The enterprise, on the other hand with trained personnel can afford to introduce latest techniques of cost reduction, resource allocation, material or quality control and so on. But unfortunately, some organizations were equating training. The picture has changed a lot in the field of personnel management. HRD has no more remained as equal to training. Ever since it was

realized that the impressive nomenclatures given to training suffers from common misdirection in achieving its desired objectives, and fitting an individual into a corporate organization, since then the word training has lost its charisma and has been relabeled only as one of the mechanism of Human Resource Development .

Review of Literature

Here, in this paper findings and observations of different researchers have been studied in depth and try to evaluate the significance of these studies. **Dinesh** (1979) found that in the present context manpower planning and training could be taken as a key function of personnel management in respect of co-operative enterprise mainly because there is not much scope of inducing new talent from outside. **Kulkarni** (1981) opined that adequate number of well qualified and professionally trained staff is an essential requirement for the efficient functioning of a co-operative enterprise. **Wali** (1990) explained that co-operative training is necessary for co-operative development. He further pointed out that many important target groups which feel the necessity of training remained untrained. He also suggested that present infrastructure facility of training is inadequate.

Objectives

The following are the main objectives of the study:

1. To find out the contribution of training in the development of employees in co-operative banks in Haryana.
2. To study the perception of employees of co-operative banks towards managements' attitude regarding training.

Hypotheses

On the basis of the above mentioned objectives, the followings are the hypotheses of the study:

1. The contribution of training in the development of the employees in co-operative banks in Haryana is not significant.
2. The employees' perception towards the managements' attitude regarding training is biased.

Sample

The sampling for the present study included the employees working in all the three cooperative banks (Haryana state cooperative bank, Rewari central cooperative bank and Rohtak central cooperative bank). The sample of 250 employees is selected out of total number of employees working in these banks.

Collection of data

The Secondary data have been collected from the Head office of the Rewari Central Cooperative Bank and annual reports, books and other printed materials available in the library of these banks .The Primary data has been collected through the questionnaire formulated for the requirement of the study.

Tools of Analysis

For the analysis of the collected data the Mean, SD, SE and Chi-square test have been applied. The Chi-square test is a non-parametric test (i.e. where the parameters of the population are not know) normal-parametric data does not follow the normal curve of the probability and have unequal or un-measurable scale intervals between categories from the different categories of employees in the form of nominal data. Hence X2 test is considered more appropriate in the present study. The value of X2 square is:

$$X^2 = \sum_{Z=1}^N \frac{(O_1 - E_1)^2}{E_1}$$

Where X2 is calculated value of the chi-square, O1 is the observed frequency, E 1 is the expected frequency. The calculated value of chi-square is compared with the table value to test whether the difference in the observed and expected frequencies is statistically significant or not.

Analysis and Results

With the significant increase in the complexities and magnitude of banking services especially in view of tasks undertaken by the co-operative banks, for the need for training has been greatly felt. Realizing the significance of training, the co-operative training institutions established at different levels are imparting training to the employees of cooperative institutions, with a view to imparting skills and improving their performance.

The extent of training on the basis of certain selected variables such as age, sex, educational qualification, professional qualification, status of the employees, length of service and mode of employment have been studied, reasons for attending different training programmes and criteria of selecting the employees for training and effectiveness of training have also been examined with the help of the following tables:

Age**Table 1: Age and Training**

Age\training	yes	No	total
15-30	57 (65)	43 (35)	100 (50)
30-45	56 (69)	35 (31)	91 (45)
45-60	37 (60)	22 (40)	59 (30)
Total	150 (80)	100 (45)	250 (125)

$$X^2 = 1.31; p > 0.05$$

Note: Figures in Parentheses indicate the percentage of the row total

The extent of training on the basis of age is observed from Table 1 out of 250 respondents, 150 respondents have got training whereas 100 have not got training. It is further analyzed that out of 100 respondents in the age group of 15-30, 57 have got training. In the second age group, 56 have got training whereas 32 have not got training. 22 respondents out of 60 have not got training who fall in the age group of 45-60. It is obvious that majority of the employees belong to the age group of 15-30, and the employees who got training largely fall in the age group of 35-45. After applying chi-square test, it is found that the calculated value is less than the table value. The test is proved to be insignificant. Therefore null hypothesis is accepted with the inference that training is imparted to the employee irrespective of age factors.

Sex**Table 2: Sex and Training**

age\training	Yes	No	Total
Male	113 (67)	75 (33)	188 (94)
Female	30 (58)	32 (32)	62 (31)
Total	143 (75)	107 (50)	250 (125)

$$X^2 = 1.28; p > 0.05$$

Note: Figures in parentheses indicate the percentage of the row total

The Table 2 exhibits that out of 188 males only 113 have got training whereas 75 have not got training. Among females, 30 out of 62 have not got training. In order to find out the significant relationship between training and sex, the chi-square test' has been applied and test is proved to be insignificant at 5% level of significance. So it is inferred that there is no significant relationship between training and sex.

Educational Qualification

The Table 3 indicates that 70 percent among matriculate employees, 50 percent among graduate employees and 40 percent postgraduate employees have got training and 52 percent, 38 percent and 10 percent have not got training. It is further noticed that the majority of the employees who have been imparted training fall in the Post-graduate category and the minimum employees belong to the category having matriculation qualification.

In order to study whether training is imparted on the basis of educational qualification, chi-square test has been applied. It is observed that calculated value is less than the table value. So we accept the null hypothesis at 5% level of significance. In other word, it may be said that training is not imparted on the basis of educational qualification. In other words, insignificant relationship has been observed between training and level of educational qualification of the respondents.

Table 3: Education Qualification and Training

Educational Qualification\	Yes	No	Total
Training			
Matriculation	70 (59)	52 (41)	122 (61)
Graduate	50 (66)	38 (34)	88 (44)
Post-graduate	40 (20)	10(12)	40(23)
-----			Total
-----	150 (75)	100 (50)	250 (125)

$$X^2 = 5.25; p > 0.5$$

Note: Figures in parentheses indicate the percentage of the row total

Professional Qualification**Table 4: Professional Qualification and Training**

Professional Qualification \ Training	Yes	No	Total
Professional Qualification	30(77)	30 (23)	60 (30)
Non-Professional Qualification	120(63)	70(37)	190(95)
Total	150 (75)	100 (50)	250 (125)

$$X^2 = 1.65; p > 0.05$$

Note: Figures in parentheses indicate the percentage of the row total

The Table 4 depicts that 77 percent of the employees who have acquired Professional Qualifications have been imparted training, whereas among Non-professional employees 63 percent employees have been imparted training. It is also observed that maximum number of employees who have been imparted training belong to Professional category. To study whether training has a significant relationship with professional qualification, chi-square test has been used. After applying chi-square test it is observed that calculated value is less than the table value at 5% level of significance. So we accept null hypothesis with the conclusion that there is insignificant relationship between professional qualification and training. In other words, the employees having professional qualification do not get the weightage of being selected for training.

Status of the employees**Table 5: Status and Training**

Designation \ training	Yes	No	Total
Officers	30 (40)	40 (60)	70 (100)
Non-officers	120 (73)	60 (27)	180 (100)
Total	150 (75)	100 (50)	250 (125)

$$X^2 = 19.78; p < 0.05$$

Note: Figures in parentheses indicate the percentage of the row total

Table 5 indicates that 40 officers (i. e. 60 percent) have not received training. But in case of Non-officers, 120 out of 180 have got training. It is evident from the table that majority of the respondents who have got training belongs to Non-official category.

On the application of chi-square technique whether training is imparted on the basis of status, it is observed that table value is less than the calculated value and the null hypothesis at 1% level of significance is rejected with the inference that training is imparted on the basis of status has a significant relationship with training. It is further analysed that extent of training is significantly higher among non-officers.

Length of Service

Table 6: Length of service and Training

Length of Service	Yes	No	Total
Up to 10	91 (72)	40 (28)	131 (100)
10-20	43 (68)	28 (32)	71 (100)
20 and above	16 (34)	32 (66)	48 (100)
TOTAL	150 (75)	100 (50)	250 (125)

$$X^2 = 16.52; P < 0.05$$

Note: figure in parentheses indicate the percentage of the row total

Table 6 reveals that out of 131 employees whose length of service is up to 10 years, 91 have got training which constitutes 72 percent of the total. The employees whose length of service is 10-20 and 20-30 years, 68 percent and 34 percent have got training respectively. It is also obvious from the table that majority of the employees who have got training belongs to the category whose length of service is up to 10 years. Keeping in view, whether training is imparted on the basis of length of service, the null hypothesis has been put to test with the application of chi-square test. It is noted that the calculated value is more than table value at 5 percent level of significance. It is inferred that training is imparted on the basis of length of service or there is a significant relationship between length of service and training.

Mode of Employment**Table 7: Mode of Employment and Training**

	Yes	No	Total
Employment Exchange	96 (70)	46 (30)	142 (100)
Direct Recruitment	20 (37)	24 (63)	44 (100)
Ex-Employee	10 (39)	20 (61)	30 (100)
By Recommendation			
Of some Authority	24 (73)	10 (27)	34 (100)
Total	150 (65)	100 (50)	250 (100)

$X^2 = 24.01; p < 0.05$

Note Figure in parentheses indicate the percentage of the row total

Table 7 advocates the relationship between mode of employment and training provided by the Banks to the employees. It is found that 70 percent of the employees who have been recruited, through employment exchange have got training after induction, whereas in case of direct recruitment, ex-employee, by recommendation of some authority, 37 percent, 39 percent have been imparted training respectively. It is also noticed that majority of the respondents who have been imparted training after induction have been recruited through recommendation of some authority. To study whether the employees recruited through a particular mode of recruitment are given weightage while selecting them for training, the χ^2 (chi-square) test has been applied. The table value is less than the calculated value. So the null hypothesis is rejected at 1% level of significance with inference that training is imparted keeping in view the mode of employment. In other words mode of employment and selection of employees for training is significantly associated.

Reasons for Attending Different Training Programme

Relevant reasons for attending different training programme have been analyzed on the basis of certain selected variables. Development of skill, seeking higher grade/promotion, development of individual capabilities and awareness of new knowledge are the foremost relevant reasons which inspire the employees for training.

Age

Table 8: Age and Reasons for Attending Training

Reasons	15-30	30-45	45-60	Overall Weight
Development of skill	2.09	2.23	2.42	2.22
Seeking higher Grade\promotion	2.00	1.30	1.02	1.41
Development of Individual capabilities	1.81	2.00	2.04	2.15
Awareness of new Knowledge	2.70	2.00	2.56	1.94

Table 8 shows that the employees falling in the age group of 45-60 are of the opinion that training develops the skill. Seeking higher grade\ promotion is ranked among the age group of 15-30. The development of individual capabilities and awareness of new knowledge have projected the main reasons of attending different training programme among the age group of 45-60 and 15-30 respectively. It is also noticed that the development of skill is the key reason for attending the different training programmes among all the categories of employees.

Sex

Table 9: Sex and Reasons for attending Training

Reasons	Male	Female	Overall weightage
Development of skill	2.96	2.40	2.84
Seeking higher Grade\ Promotion	1.29	1.13	1.26
Development of Individual capabilities	1.96	2.00	1.95
Awareness of New Knowledge	1.76	1.58	1.74

Table 9 reveals the analysis of relevant reasons for attending different training programme on the basis of sex. It is observed that development of skill, seeking higher

grade\promotion and awareness of new knowledge indicate the main reasons for attending training by the male employees whereas development of individual capabilities project the main reason for acquiring training by female respondents. It is also observed that development of skill is the key reason which motivates the employees for attending training programme among both categories of respondents.

Length of Service

Table 10: Length of Service and Reasons for Attending Training

Reasons Weightage	Upto 10 Years	10-20	Above 20	Overall
Development of Skill	2.60	2.17	2.09	2.38
Seeking higher Grade\Promotion	.95	1.75	1.52	1.16
Development of Individual Capabilities	2.00	2.30	2.34	2.12
Awareness of new Knowledge in the field	2.00	2.50	2.50	2.08

The fact the training develops the skill is reflected by employees having the length of service up to 10 years. Seeking higher grade\promotion, Development of individual capabilities and awareness of new knowledge are the prime reasons for attending training programmes by the employees whose length of service tends to be 10-20 and above 20 years respectively. It is also noticed that development of skill is the main factor of attending different training programmes among all category of employees.

Status of the Employees

Table11: Status and Relevant Reason for Attending Training

Reasons	Designation		Overall Weightage
	Officer	Non-Officer	
Development of Skill	2.20	2.15	2.17
Seeking higher Grade	1.10	1.18	1.14

Development of Individual Capabilities	2.02	1.98	2.00
Awareness of new Knowledge	1.92	2.16	2.04

Table 11 depicts the reasons of attending training in respect of status. It is found that the officer category of employees have tilted their weightage towards development of skill and that of individual capabilities as the main reasons for attending training. Again development of skill and awareness of new knowledge are considered the main reasons of attending different training programme ranked by non-officer employees. Overall it is also observed that the main reason of attending training is the development of skill among both categories of employees.

Professional Qualification of Employees

Table 12: Professional Qualification and Relevant Reasons for Attending Training

Reasons	Professional Qualification		
	Professional	Non-Professional	Overall Weightage
Development of skill	1.67	2.01	1.84
Seeking higher Grade	1.13	1.25	1.19
Development of Individual Capabilities	1.93	1.25	1.95
Awareness of new Knowledge	1.83	2.02	1.92

Professional category of employees has projected the main reason of attending training as the development of individual capabilities and awareness of new knowledge, whereas non-professional category of employees answered that their main reason for attending training is to develop the skill and awareness of new knowledge. Overall it is inferred that the main reason for attending different training programmes is the development of individual capabilities among professional and non-professional categories of employees.

Criteria of Section for Training

While selecting the employees for training in cooperative banks, there are certain factors which are generally taken into account. Here an attempt has been made to rank the factors in order of preference which are considered at the time of selecting the employees for training.

Table13: Factors Considered at Time of selecting the employees for Training

Sr. No.	Factors	No of Respondent	Rank
a)	Length of Service on a Particular Post	37	3
b)	Personal Acquaintance with Management	65	1
c)	Impressive Personality	25	5
d)	Performance	28	4
e)	On the Employees Request	45	2

Table 13 indicates that personal acquaintance with management is the most important dominant factor which matter greatly while selecting the employees for training because 32.5 percent of the employees have favoured this very fact. Training imparted to the employees on their request and length of service on a particular post are the other two significant factors taken into account as 22.5 percent and 18.5 percent of the respondents have ranked accordingly. Impressive personality and performance of the employees see two the factors have been graded as 4 & 5 in number respectively because 12.5 percent and 14 percent of the respondents are of the opinion that these two the factors have been given very little weightage while selecting the employee for training.

Effectiveness of Training: Respondents Perception

The perception of employees towards the effectiveness of training is analyzed from table 14

Table 14: Effectiveness of Training- An Employees Perception

Sr. No.	Factors of Effectiveness	weighted Average
1)	Training Imparted has helped in Assessing And utilizing one's Potential	1.80
2)	Skill development	2.39
3)	Increase in Productivity	2.20
4)	Commitment	2.26
5)	Morale	2.22
6)	Career Development	1.84
7)	Job Satisfaction	1.56

Table 14 explains that majority of the employees considered training as an important input of skill development. Training also enriches the skill of the employees about the commitment and boosts the moral of the employees in the banks. Increase in productivity and career development is also effected while the employees have been imparted training. It is also noticed that the training imparted to the employees helps in utilizing their potential and providing job satisfaction. But in order of preference the same has the least effect in comparison to other factors listed above.

Conclusion

Most of the employees (about 65 percent) have got training whereas about 35 percent have not got training in the co-operative banks in Haryana. There are insignificant relationships among age, sex, educational qualification regarding imparting training to the employees and these factors are not considered while imparting training to the employees. Designation, length of service, mode of employment have a significant relationship and due weightage is given while imparting training to the employees. Development of skill is recommended as the main reason of attending different training programme followed by development of individual capabilities by the respondents. Personal acquaintance with management had been noticed as the major factor considered at the time of selecting the employees for training followed by employee request. Training is considered as major input for developing skill, commitment, boosting the morale and increase in productivity.

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