

## CHAPTER FIVE

Observations and Findings

Manpower Development in Malaprabha Grameena Bank

The Process of Collection of Data

Analysis of the Data Collected

Interviews with the Personnel Manager,-

the Chief Instructor and the Assistant Instructor

### 5.1 Observation and Findings

The objectives of the study as already stated in the first chapter are concerned with the evaluation of the various aspects of the training facilities provided to the staff of the MGB. The study analyses the following aspects of the training programme:

- a) Importance given to training in the MGB and facilities given by MGB while providing training facilities through its own staff training centres and through other training centres like the Regional Training Centres set up by NABARD, College of Agricultural Banking, Pune etc.
- b) other facilities provided by the bank to its staff during the training period like the leave with pay, travelling allowance, dearness allowance etc;
- c) the course content and its usefulness to the staff of the RRB.
- d) Analysis of the methods and techniques of training liked by the trainees;
- e) duration of the training programmes and the need for change;
- f) teaching materials, hand-outs, and other materials used in the process of training including the use of modern teaching aids.
- g) analysis of the experience, behaviour and other qualities of the training staff;

Training is only a means to an end and not an end in itself. At the same time, it is also true that, without training in one form or the other, it is very difficult to introduce the worker to the organisation, its environment and its rules, regulations and procedures. Even a well qualified person requires training. Whether the training is only theoretical or it consisted of practical aspects becomes secondary in that, it depends upon the resource position of the concerned organisation but training is inevitable. A theoretical training of even short duration, goes a long way in boosting up the morale of the employees and in enhancing their skill, efficiency and productivity. Theoretical training helps to introduce the subject and practical training helps to have a better understanding of the things studied in theoretical training. Thus practical training supplements the theoretical training in any organisation. Training helps to update the knowledge of the existing employees too. All types of problems that crop up in the day to day working of an organisation cannot be presumed during the training period but that does not reduce the utility of the training.

The researcher at the time of collection of the data personally by visiting some of the branches of the MGB, found that some of the staff members of the bank have no idea of the concept of training itself. Therefore it is essential to see that the trainees are first told about training itself;

its objectives, meaning, its uses, functions and limitations. The basic function of training is to introduce the worker to the work and the work environment. In case of existing workers training is useful to learn new methods and procedures. Thus training helps the organisation to overcome the problem of obsolescence of the existing workers. The training staff at the very outset clear the trainees misconception about training itself. Otherwise the staff, when they start the actual work in the bank after training, will feel that the training is totally useless for their day to day working in the bank.

#### 5.2 Manpower Development in MGB

Malaprabha Grameena Bank, like its sponsor bank, has given due importance to the development of its human resource. Induction training is given in the beginning to those, who are new to the bank. Refresher training is provided to the existing staff members to update their knowledge and skill from time to time as and when found necessary. The staff (especially the officers) are sent on deputation for the purpose of training to different training centres like the Regional Training Centres run by the National Bank for Agricultural and Rural Development, College of Agricultural Banking, Pune etc. Besides this the training is also provided to all the staff members at the Staff Training Centres established by the Sponsor banks

for the purpose of imparting training to RRB staff. These staff Training centres are popularly known as Rural Banking Training Centres (RBTCs). During the training period the trainees are paid their salaries and they are also paid travelling allowance and dearness allowance. Various other facilities extended to the staff of the commercial bank staff like leave with pay, loans for the purchase of household articles, reimbursement of medical bill, festival advance, vehicle loan at ten percent interest per annum upto rupees 10,000/-, loan for house construction upto an amount of rupees one and a half lakhs at eight percent interest per annum are given to the employees of the MGBtoo. The bank conducts cultural activities and programmes and competitions for the children of the MGB staff and for the staff too. The bank has always encouraged the activities like participation in sports by its staff, setting up of institutions like recreation clubs by its staff. Even the bank has given aid for setting up such clubs by its staff. In spite of all these encouragements and arrangements, it is found that the RRBs in general have failed to provide sufficient opportunities to trained and skilled officers who leave the RRBs in favour of good opportunities outside.

### 5.3 The process of collection of the data.

The study is based on the primary data collected from the staff of MGB by sending questionnaire through post to more than ten percent of them selected on simple random

sampling basis. The data collected through post is supported by the data personally collected by the researcher himself from the branches of MGB in and around Dharwad. Secondary data like the reports of the Reserve Bank of India, the annual reports of NABARD on RRBs, banks own publications and other published and unpublished data are used for the study. The staff of the bank have responded very well and have expressed their feelings and opinions without hesitation. The details regarding the number of questionnaire sent through post, information collected by personal visits etc., is given in table 5.1.

The total number of respondents exceeds the reasonable sample size desired i.e., ten percent. Total number of officers and field officers as at the end of June 1987 was 483 (241+242) and the total number of employees, ie., clerical staff, was 720. Considering the homogenous character of the universe from which the sample is taken, ten percent sample can be statistically considered representative. Almost all the respondents have answered all the questions contained in the questionnaire. Very few of the respondents constituting five percent of the clerical staff have not answered one or two questions, particularly question number 2(b) and 2(e) concerned with the relevancy of the training given to them and the methods of training liked them. The officers and the field supervisors have answered all the

Table No. 5.1

Table showing the number of questionnaires sent, number of questionnaires responded and number of respondents personally contacted.

Number of questionnaires sent through post. (a)	Number of persons who responded to the questionnaires sent through post (b)	Number of persons personally contacted. (c)	Total (b+c)
O    E	O    E	O    E	O    E
60    80	40    60	10    14	50    74
O = Officers ;    E = Employees, i.e., Clerical Cadre.			

questions in the questionnaire. The personnel manager and the general manager of the Malaprabha Grameena Bank were interviewed without prepared questionnaire. The Principal (also the chief instructor) and the assistant instructor of the Rural Banking Training Centre (RBTC) Dharwad, were interviewed with questionnaire prepared in advance.

#### 5.4 Analysis of the data collected

(A) Majority of the bank officers and the employees (Clerical cadre) are in the age group of twenty six to thirty five years i.e., they constitute seventy three percent of the total sample studied in case of employees and seventy six percent in case of officers and field supervisors.

(B) All the respondents in case of officers and field supervisors were male respondents but this was not purposely done as the respondents were taken at random without making any distinction between male officers and female officers. In case of employees twenty out of seventy four were female respondents representing twenty seven percent of the total. This shows that there is predominance of male workers particularly in case of officers and the field supervisors. This can be attributed to two reasons:

1) The staff of the RRBs have to work in villages and this is not liked by the female workers. This tendency is found in case of male workers also. The General Manager of the

bank when consulted about this, he also told the researcher that the problem of transfers is eating the brain of the top management. Because all are requesting transfer to urban areas, it is but natural for the top management to think about the persons who can be posted to villages. The workers version about the problem is equally true. They have to think about schooling of their children and such other equally important problems. Some of the workers working in Rural Branches have maintained their families in the towns for the purpose of schooling of their children eventhough the house rent to be paid is very high. Also, they will not be in a position to claim CCA and HRA at city rates as they are working in the villages. Some viable solution should be found out to overcome this problem. The infrastructural facilities in our villages are still far from satisfactory level. Necessary action should be taken to develop the basic infrastructure in the villages. Particularly in the suburbs, the workers have acute housing problem. As already told schooling of the children is also a serious problem. For each and every articles of daily use like vegetables, stationeries and other articles they have to come to the city itself. The problem gets automatically solved by mutual understanding and little sacrifice.

The very idea of establishment of the RRBs is to serve the rural people, small and weaker section in particular.

The people who join the bank should not forget this basic fact. The process of development is very slow and is always full of hurdles. As the RRBs basic objective is to develop the agriculture and industry in the rural area, gradually the villages will develop. With the development of the villages, gradually all the facilities will develop. Till that little hardship to the staff working in rural branches is unavoidable. Some extra allowance or some form of incentive should be provided to the staff working in rural branches. The training can be used as a tool to enlighten the staff regarding these matters. The training centres should try to understand the genuine difficulties of the staff working in rural areas and enlighten the management about the genuine difficulties and can come out with amicable suggestions.

ii) Another reason that can be attributed to the dominance of masculine gender particularly in officers and field officers job is the nature of the job itself. The field visits, inspection, follow up work etc., work involves physical exertion and is considered even today in our country, as something to be done by the male staff only. But gradually this attitude will change as it has already happened in other areas. There are so many areas which were completely monopolised by the male workers and even there was a notion that these works cannot be done by female workers at all. Today we find the female workers

even in hazardous tasks like mining. At one time management was considered to be a task to be undertaken only by male workers but today this notion is no more true.

(C) Among the officers seventy two percent of them were not having any working experience before joining the MGB. Among clerks eighty one percent were inexperienced before joining the MGB. The MGB has given ample opportunity to unemployed youths and fresh graduates. Among officers we find that fifty six percent are degree holders and thirty two percent have completed additional qualifications like M.Com., LL.B., etc., Sixty nine percent of those who are working in the clerical cadre were degree holders and about five percent of them have completed additional qualifications.

(D) Approximately a third of the employees i.e., twenty five out of seventy four and fifty percent of the officers have attended two training programmes. Percentage of officers who have attended more than two programmes is twenty eight percent and only 2.7 percent of clerical staff have attended more than two training programmes. Regarding the sufficiency of the training given and its relevancy 88.10 percent of the officers and 89.19 percent of the employees have answered positively which means that the training given to the officers and the employees were practically relevant and very much useful and has served the basic purpose for which the training is given. Very few of the employees have

expressed the feeling that the training given to them is practically useless and they feel that the training is totally irrelevant. This feeling in the staff is mostly due to lack of proper link between the subject taught and the work entrusted to the staff after the training. One more factor responsible for this feeling is lack of clear idea in the staff as to the very concept of training itself.

The workers should be entrusted with the work of their interest and expertise. A person cannot do justice to the job undertaken by him/her if he/she has no liking for that work. The training staff can help the management in identifying the job interest in the workers, in identifying the training needs and in clearing the doubts and misconceptions in the minds of both the parties. Refresher training courses are very useful for understanding the problems of the workers and at the same time to clear the misunderstanding in their mind.

Among the employees who have given useful recommendations thirty six percent have recommended the use of modern aids while imparting training. Twenty four percent have recommended change in teaching techniques. Sixteen percent have recommended change of teaching methods. The field visits during the training period were very much liked by the field officers and the officers. The field visits to places like poultry, farms etc., are very much liked by the trainees. Group discussion method of imparting training was

very much liked by fifty six percent of the officers. Role play and seminar methods of imparting training were very popular with the trainees. Demonstration method and lecture method were equally popular. Those of the officers and other employees who were sent to training to the College of Agricultural Banking, Pune and the Regional Training Centres established by NABARD were provided with boarding and lodging facilities in addition to the travelling allowance and the dearness allowance and the leave with pay. The workers deputed to the staff training centre at Dharwad and Belgaum were paid only travelling allowance and dearness allowance. Ofcourse this was not the discrimination made by the MGB, but the training centres established by NABARD and other training centres like the College of Agricultural Banking, Pune, established by the Reserve Bank of India, provide the facilities like lodging and boarding on their own.

All the trainees were happy with the behaviour and the attitudes of the training staff at the RBTCs set up by sponsor bank. They were of the opinion that the training staff were very friendly and kind to the trainees. They were well prepared, well experienced, sincere in their duties and devoted. Their expression and the way of teaching was liked by the staff of the MGB. Sixty seven percent of the employees were of the opinion that their suggestions and opinions were taken into consideration for improving the training methods and the procedures.

The staff training centres have yet to receive modern teaching aids like the television, video cassette players, overhead projectors etc., which are very much essential to make the training more effective and understandable. These modern aids are already in use at other training centres like the College of Agricultural Banking, Pune, the Regional Training Centres established by NABARD, etc. The library of the RBTC is well maintained.

Usual period of training is eleven to fifteen days. There are refresher courses and workshops of even shorter duration. Whereas fifty five percent of the trainees felt that the duration of the training is very much ideal, forty five percent were of the feeling that the training is too short. If the training period is too short the training staff will be forced to complete the course content in limited span of time and they will not have sufficient time to deal in detail.

#### 5.5 Interviews with the personnel manager, the chief instructor and the assistant instructor:

The personnel manager of the MGB and the chief instructor cum principal and the assistant instructor of the RBTC, Dharwad centre were personally contacted for collecting their opinions and feelings. All of them were very kind and co-operated with the work. All these officials were well qualified, well experienced and were the people of matured understanding. They have clear idea regarding the training

needs and requirements of the employees, (i.e., of the MGB staff). In spite of the repeated efforts, the researcher was not in a position to contact the chairman of the MGB. But he was contacted for obtaining the permission for the study and it was sanctioned. As the chairman was very busy throughout the opinion of the chairman could not be collected. Instead, necessary matters are discussed with the personnel manager of the bank. The personnel manager was very kind to discuss different aspects of the subject of study and was very keen to hear the questions asked by the researcher. The personnel manager being a postgraduate in economics with rural economics as special subject has the advantage in that he has full idea about the rural economy and its working. He has undergone two training programmes; one induction training soon after entry into service and the other at the time of promotion. He told different aspects of human resource development in MGB. He was very happy and satisfied with the performance of the staff. The training needs are identified by observing the performance of the staff and the requirements of the staff. The personnel department looks after the entire personnel function of the bank. Once the policy matters are set by the top management, the personnel department will take care of the selection, recruitment, training and development and other aspects of the staffing function in the bank. The officers as also the other employees of MGB are given training soon after appointment, i.e., induction training and refresher training

is provided at different points of time. Different workshops and training programmes of short duration are conducted to give better understanding of the basic concept like human relations, motivation, communication project formulation, implementation, follow up etc. The officers are sent to the training centres of NABARD as also of the RBI. They also receive training at the RBTCs established by the sponsor bank. But the major burden of training the staff of the RRBs falls on the RBTCs only. The staff of the MGB are also sent on deputation to National Institute of Small Industries Extension centre (NISIET) at Hyderabad. The system of paying the stipend during the induction training period is discontinued since 1985. In the present system the employee is considered as regular employees from the very date of entry in to the service, i.e., even the training period is considered to be part of the service of the staff. Before 1985 the period of training which was called as stipendary period was not considered as part of the regular service of the staff.

The personnel department is also entrusted with the additional function looking after the labour relation of the bank. The personnel manager claims that the labour relation at the MGB is very fine. The number of strikes in the bank is very less. He quoted one or two instances of the strike and he also told that these strikes had no genuine reasons. The mandays lost due to strike etc., he told were very much negligible. The strikes are not allowed

to continue for a long period of time. They are amicably and immidietly settled.

The chief instructor cum principal of the training centre at Dharwad and the assistant instructor of the same centre were personally contacted and were interviewed. Both of them were well qualified and well experienced persons and they have full idea of their duties and responsibilities. The chief instructor has completed masters degree in commerce and is a graduate in law too. He is a distinguished scholar and is studying in LL.M at present. His subject of specialisation at LL.B and LL.m is labour law. He has seventeen years banking experience. The relationship between the members of the staff at the training centre is very cordial. The principal has ample of freedom to change the methods and techniques of imparting training. Even he can change the course content wherever found essential. According to the needs and requirements of the trainees and their knowledge the subject matter and the way of imparting training can be changed by him. Handouts and other study materials are prepared with the help of the cyclostyling machine at the centre and distributed to the trainees. The handouts on different useful subjects like time management, human relations, industrial relations, communication, motivation, banking etc. Experts in different subjects are invited to the training centre to deliver guest lectures during the training periods.

The training staff expressed the feeling that the trainees, if provided with the boarding and the lodging facilities the training can be made more effective. At the very outset we fail to understand the relationship between the effectiveness of the training given and the lodging and boarding facilities to be given but there is a very direct relationship between these two factors. Presently the trainees will be busy in search of rooms for their accommodation during the training period; one or two days they will be busy with this work. After that they start thinking about their tiffin, lunch, dinner etc. While attending the training session should be completely free from other botherations. Process of learning is a mental process and as such first the mind should be made free. Sitting in the class the trainee should not start thinking and planning about the matters like where he should have lunch or dinner that day?; in which hotel he has to stay? ; where he can get clean food? etc.

Food is a major item because it affects his health, physical and mental. Sound sleep at night, good food without much pondering can prepare a background that is most essential for the effective teaching and learning process. The trainees should be made to concentrate fully on the subject matter of discussion and not on other trivial things.

The principal also expressed the view that the training

and visit programme (T and V Programme) is to a very great extent has remained in paper only and was of the opinion that the programme being very useful, should and must be made very popular.