

## PREFACE

Among the different factors of production labour is considered to be the most important one. Labour is also called as the human factor in production.

Little, if any attention was ever paid to the human factor on which the utilisation of the physical factors depended. Materials may be purchased at the most competitive rates, machines may be worked at their maximum speed but the output can be maximised only when the workers work willingly. As Peter Drucker says "man alone of all the resources available to man can grow and develop". Ultimate efficiency of any organisation to very great extent, depends upon the efficiency of its workers. The efficiency of labour in turn depends upon different factors like the attitude of the workers towards their work, the satisfaction derived by them in doing the work entrusted to them, the environment in which they are working, various monetary and non-monetary incentives provided by the management, satisfaction of their physical, psychological and social needs, their education and training. Training goes a long way in enhancing the efficiency of the workers. A sincere attempt to evaluate the efficiency of the training facilities provided to the staff of Malaprabha Grameena Bank is made in this study.

I take this opportunity to place on record my

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