

**A STUDY ON TRAINING AND DEVELOPMENT PROGRAMME FOR
EMPLOYEES OF CO-OPERATIVE SOCIETIES IN THE
COIMBATORE REGION**

BY

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A PROJECT REPORT

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of

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**CENTRE FOR DISTANCE EDUCATION
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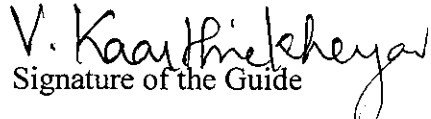
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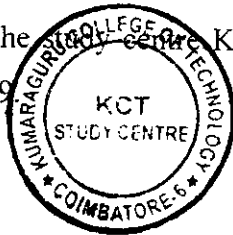


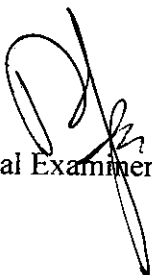
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Principal

/ True Copy / By Order /


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For Principal

ABSTRACT

Co-operative Societies are formed and managed based on the principles of Co-operation, self-help and mutual help. These societies have been playing imperative role in Indian economy with broad network both in urban and rural areas.

Many co-operative societies especially in Tamil nadu became insolvent and others are in the brink of mergers or liquidation. This is one of the reason that the employees working in co-operative societies are poorly trained or not trained in time. The present study was conceptualized to examine the training and development for co-operative societies employees in the Coimbatore region with special reference to training programme on Deposit mobilization and Funds management for a period of two years using Simple percentage method and Chi-square test. The result reveals that the trainer, Ramalingam Institute of Co-operative Management is not improved with updation of training programme, course content and infra structure facilities. Hence it has to improve the training techniques, course content and infra structure. The RICM should revise training programme with current circular of Registrar of Co-operative Societies, GOs and Reserve Bank of India in addition to the market trend followed by commercial banks.


P. RAJALAKSHMI

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P. RAJALAKSHMI

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CHAPTER – I

INTRODUCTION

1.1 Description about Co-operative Movement

Voluntary movement of the people, carried out democratically by pooling together their resources or carrying on the given activity, with the purpose of achieving or securing certain benefits or advantage which given to people can not get individually and with the purpose of promoting certain virtue and values such as self help , mutual help, self reliance and general goods of all.

The co-operative movement began in Europe in the 19th Century, Primarily in Britain and France, although the shore porters society claims to be one of the world's first co-operatives, being established in Aberdeen in 1498. The industrial revolution and the increasing mechanization of the economy transformed society and threatened the level hood of many workers. The first documented consumer co-operative was followed several co-operatives or cooperative societies formed. By 1830, there were several hundred co-operatives. Some were initially successful, but most co-operatives founded in the early 19th century had failed by 1840.

It was not until 1844, when the Rochdale Society of equitable pioneers established the Rochdale Principles on which their co-operative, that the basis for development and growth of the modern co-operative movement was established.

Co-operative communities are now widespread with one of the largest and most successful. Co-operatives were also successful in Yugoslavia under Tito where worker's councils gained a significant role in management. In many European countries, co-operative institutions have a predominant market share in the retail banking and insurance businesses.

1.1.1 Development of Co-Operative Movement In India

Co-operative institutions exist all over the world providing essential services which would otherwise be unattainable. In many countries, co-operatives such as credit unions and agricultural organizations have been very successful in helping people to provide for themselves where private and other corporate capitals do not see high profitability.

In the year 1892, Derick Nicholson, tried to find out ways and means to establish institutions so as to help the agricultural sector. He gave the suggestions for setting of cooperative societies.

The government appointed the second famine commission 1901, to suggest measure for the victims. The commission had given strong recommendation for organization of co-operative societies. The government had accepted many of the recommendations and in 1904 co-operative societies Act were passed.

India has basically an agrarian economy with 72% of the total population residing in rural areas. Co-operatives have extended operating under the leadership of the national Dairy Development Board and through 15 state co-operative milk marketing federation has now become the largest producer of milk in the world.

1.2. Statement of the problem

The co-operative movement has suffered from inadequacy of trained personnel right from the inception. Lack of trained personnel has been caused by two major factors. In the first place, there has been a lack of institutions for this purpose of training personnel. Secondly because of the unsatisfactory working of co-operative institutions, efficient personnel did not feel attached or motivated towards them.

The overall performance of the co-operative societies depends upon employees involvement and efficiency, so it is very essential to provide proper training to employees. Employees training and development programmes are conducted to increase the efficiency of employees. Hence the study is conducted to identify the effectiveness of

training and development programmes among employees of co-operative societies in Coimbatore region. In this region, Ramalingam Institute of Co-operative Management, A unit of Tamil Nadu Co-operative Union conduct all types of training related to co-operation.

1.3. Need for the study

Co-operative societies in a vast country like India are of great significance because it is an organization for the poor, illiterate and unskilled people. It is an institution of mutual help and sharing. It softens the class conflicts and reduces the social cleavages. It reduces the bureaucratic evils and follies of political factions. It overcomes the constraints of agricultural development. It creates conducive environment for small and cottage industries.

Even though co-operative societies play an important role in Indian economy and uplifting the rural and small vendors by engaging in various activities namely production, marketing, distribution, servicing and balancing in the vast and powerful superstructure, the game of economic competition requires responsiveness to customers need for quality, variety, customization, convenience and timeliness. Making these new standards requires employees who should be technically trained in all aspects. To survive and flourish in the present day, co-operative department should invest time and money in upgrading the knowledge and skills of their employees constantly by providing proper training and influencing in changing capacity of the individual to perform his assignments better and to improve the performance of existing employees and to provide for planned growth of employees to meet future organizational requirements.

1.3.1 Training

Training is a learning process that involves the acquisition of knowledge, sharpening of skills, concepts, rules or changing of attitudes and behaviors to enhance the performance of employees. Training is about knowing where you stand at present and where you will be after some point of time.

1.3.2. Development

Development is all those activities and programmes when recognized and controlled have substantial influence in changing the capacity of the individual to perform his assignment better and in going so all likely to increase his potential for future assignments.

Development an activity designed to improve the performance of existing employees and to provide for a planned growth of managers to meet future co-operative societies requirement.

1.3.3 Training needs identification for a co-operative society

Training need identification is a tool utilized to identify what educational courses or activities should be provided to employees to improve their work productivity.

Training need identification will provide

- (i) To pinpoint if training will make a difference in productivity and the bottom line.
- (ii) To decide what specific training each employee needs and what will improve his or her job performance.
- (iii) To differentiate between the need for training and organizational issues and bring about a match between individual aspiration and organizational goals.

1.3.4 Training and Development

It is the field concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings. It has been known by several names, including employee development, human resource development and learning and development

In addition to the basic training required for a society, the co-operative movement recognize today the need to continue training beyond initial qualification to maintain, upgrade and update skills through out working life.

1.3.5. Benefits of training

Training is useful to Co-operative societies employees in the following ways.

- ◆ **Self Confidence**

Training helps to improve the self confidence of an employee. It enables him to approach and perform his job with enthusiasm.

- ◆ **Higher earning**

Training employees can perform better and there by earn money.

- ◆ **Safety**

Training helps an employee to feel about Job security and safety.

- ◆ **Adaptability**

Training enables the employees to adopt changes in work processes and methods.

- ◆ **Promotion**

Through training employee can develop himself and earn quick promotion.

- ◆ **New Skills**

Training develops new knowledge and skills any employees.

1.3.6. The main purposes of training are

- ◆ To increase productivity
- ◆ To improve quality
- ◆ To help a company fulfill its future personal needs
- ◆ To improve organization climate
- ◆ To improve health and safety

1.3.7. Need and importance of the training

- ◆ Current requirement of the co-operative societies impacting the work place have made it necessary for people to constantly update their knowledge and skills.

1.4.2. Secondary objectives

- To assess the training environment
- To assess course content
- To assess faculty efficiency
- To assess the infrastructure facilities available in the Ramalingam Institute of Co-operative Management
- To assess the level of satisfaction among training participants.

1.4.3. Scope of the study

This research provides me with an opportunity to explore in the field of human resources. This research also provides the feedback of employee involved in the training and development process. Apart from that it would provide me great deal of exposure to interact with the high profile employees of the co-operative society.

1.5 Deliverables

- Increased job satisfaction and morale among employees.
- Increased employee motivation
- Increased efficiencies in processes, resulting in financial gain
- Reduced employee turnover
- Enhanced society image

CHAPTER 2 – LITERATURE SURVEY

The survey is to establish a theoretical frame work for topic/subject area define key terms, definitions and terminology identify studies, models, case studies etc.

2.1 REVIEW OF LITERATURE

“THE TAMIL NADU CO-OPERATIVE SOCIETIES RULES.RULE 91” deals with co-operative Education fund. The education fund should be used for co-operative education and training.

Since late 1994, the European Council has focused on the importance of training and education in increasing employment and competitiveness (White Paper on Human Resource Development, 1997, p.29).

The emphasis on a ‘Learning Economy’ was reinforced in 1996 with the launch of the European Year of Lifelong Learning. Ireland’s long term vision is to become a ‘high skills economy’ and a learning society. This will depend on the supply of high-skilled people, which in turn will require a commitment to training and lifelong learning (White Paper on Human Resource Development, 1997, p.29;

White Paper on Adult Education, 2000, p.127). “*For each firm the aim must be to become a ‘Learning Organisation’ that continuously develops its human resources*” (White Paper on Human Resource Development, 1997, p.31).

There has been a growing need for Irish companies to move away from the traditional low raining management approach to adopt a high training, strategic management approach (Forfás, 1996, p.159).

Current best management practices tend to focus on coaching and facilitating rather than traditional command and control style management. The increasing levels of responsibility requires workers to develop strong skills in a variety of areas (Forfás, 1996, p.154).

Modern work practices require a new participatory management style involving more emphasis on 'soft' skills, such as communication, teamwork, multi-skilling, flexibility and selfmanagement (FÁS Food, Drink & Tobacco Report, 1993, p. 17).

Research suggests that, throughout the '90s, the skill capacity of managers at all levels has lagged behind best international practice (FÁS Sectoral Studies; Roche & Tansey 1992, p.151; NESC 1993, p.208; O'Connell & Lyons, 1995, p.31).

Upgrading of management skills across all Irish industries has been recommended since the early '90s (Culliton, 1992, p.55; FÁS Food, Drink & Tobacco Report, 1993, p.17; FÁS Chemical Study, 1993, p.104, 128

It has been found that employees with lower educational levels or in lower level jobs are less likely to receive education or training (Fox, 2002a, p.21). Thus it has been recommended that training be provided free of charge, or at the least that additional funding support be provided, for those low-skilled, low-qualified employees to enable them to participate in training and education (Labour Market Review, 2003, p.5).

CHAPTER – III

METHODOLOGY

3.1 Research

Research refers to a search of knowledge. Research is scientific and systematic search for pertinent information on a specific topic. Research defined as systematized effort to gain new knowledge.

3.2. Methodology

3.2.1. Type of Research Resign

A research design is the arrangements of conduction of collection and analysis of data in a research purpose in the economy in procedure. The research design adopted for this study is descriptive in nature. Descriptive studies are undertaken in cooperative societies to learn about and describe the characteristics of an individual or a group of employees.

3.2.2. Sampling Technique

The sampling design adopted for this study is simple random sampling.

3.2.3. Sample size

The sample size for this study includes 100 participants who attended programme on deposit mobilization and funds management during last 2 years among 200 trainees.

3.3 Type of project:

Study on training and development for employees of co-operative societies is an analytical project to study the trainer performance and trainees feed back for a period of 2 years based on the data collected from questionnaire and published source.

3.4. Target respondents

Target respondents are employees of co-operative societies viz. District Central Co-operative Banks, Urban Cooperative Banks, Primary Agricultural Co-operative Credit Societies and Urban Co-operative Credit Societies. The cadre of the employees of co-operative societies ranges from Assistants to General Managers.

3.7. Limitations

- The sample size of the study is limited to 100, not the entire employees of the cooperative societies.
- The study was restricted to deal only in the training programmes of Ramalinga Institute of Co-operative management.
- It was very difficult to meet employees due to their busy work schedule.

3.8. Sampling methods

The task of data collection begins after a research problem has been defined and research design or a plan chalked out.

Sources of data are

- Primary data
- Secondary data

3.8.1 Primary data

The primary data has been collected through a structured Questionnaire

3.8.2. Secondary data

The secondary data consists of feedback reports, by-laws, audit reports of Ramalingam Institute of Co-operative Management and Internet, Book etc.

3.9. Data Processing

Collected data is processed and tabulated. From the table, inferences and interpretations are made

3.8. Tools for analysis

The data was interpreted and analysed through appropriate tools which include

- Simple percentage analysis which is supported with pie-chart
- Chi-square tests

3.8.1 Simple percentage analysis

Simple percentage is calculated based on the data collected from the respondents. It is quite simple and commonly used method.

Simple percentage formula

$$= \frac{\text{Number of respondents}}{\text{Number of Sampe}} \times 100$$

3.8.2. Chi-square tests

Chi-square is useful to verify the hypothesis. It was introduced by karl in 1980. Chi-square is often used to judge the significance of population

X^2 is calculated as follows

$$\chi^2 \sum = \frac{(O - E)^2}{E}$$

O= observed frequency

E – Expected frequency

Where,

E = Row total for the row of that cell x column total for the column of that cell

Grand Total

If two distribution (observed and the theoretical) are exactly alike.

CHAPTER – IV
DATA ANALYSIS AND INTERPRETATION

4.1 Data Analysis

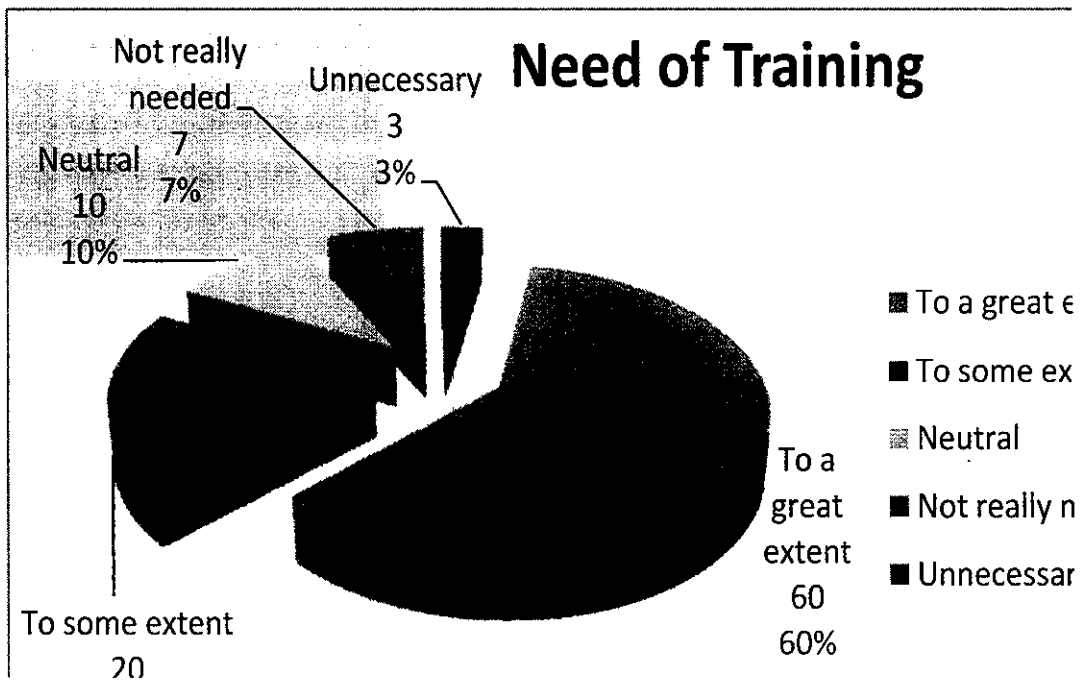
Collected data are analyzed by simple percentage method and chi-square test. The simple percentage calculation in turn depicted through a pie-chart.

(i) Need for Training

Table – 4.1.1

Particulars	Frequency	Percentage
To a great extent	60	60
To some extent	20	20
Neutral	10	10
Not really needed	7	3
Unnecessary	3	3

Chart 4.1.1



Interpretation

60% of the trainees realized the need of a training to a great extent. 10% of the trainees realized in neutral manner. So, need of the training is given much important.

(ii) Learning experience during the training programme

Table -4.2.2

Particular	Frequency	Percentage
Excellent	62	62
Good	25	25
Same as other training Programme	8	8
Average	3	3
Not worthy	2	2

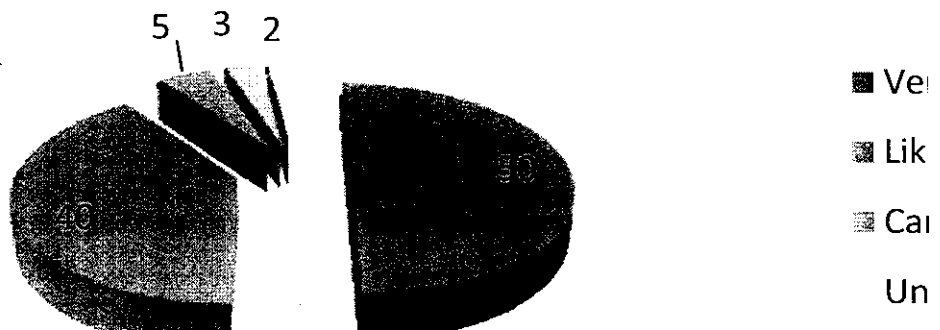
(iii) Training programme helped to enhance skill set

Table - 3

Particular	Frequency	Percentage
Very likely	50	50
Likely	40	40
Can't say	5	5
Unlikely	3	3
Very unlikely	2	2

Chart 4.1.3

**Training programme helped is
enhance skill set**



Interpretation

From the above table,90% of the trainee gave positive opinion about skill sit. The rest of the participants will be given retaining.

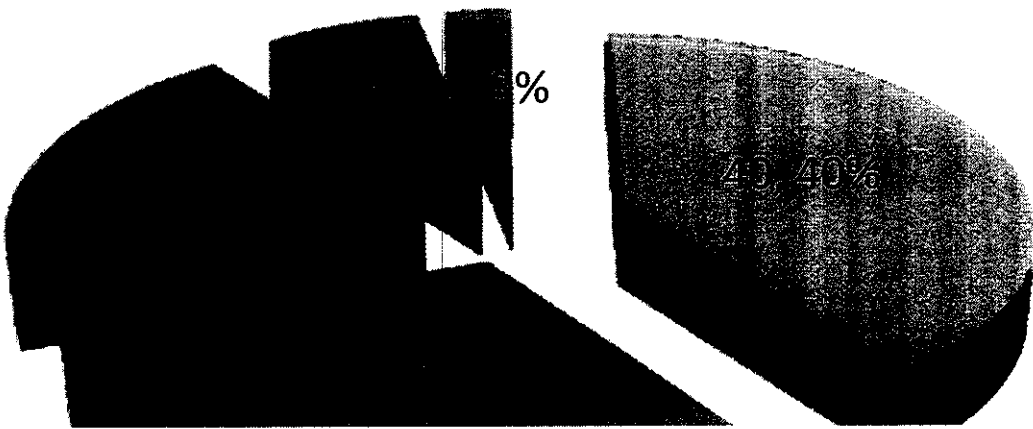
(iv) Instruction and techniques of the trainer met trainee's expectation

Table -4.1.4

Particular	Frequency	Percentage
Exceeded expectation	40	40
Met my expectation	30	30
Neutral	20	20
Do not met my expectation	7	7
Irrelevant	3	3

Chart 4.1.4

Instructions and techniques of the trainer met trainees' expectation



Interpretation

From the above training, 70% of the trainees are satisfied in the Instruction and techniques of trainer the rest trainee will analyse the reason and Taka corrective action accordingly.

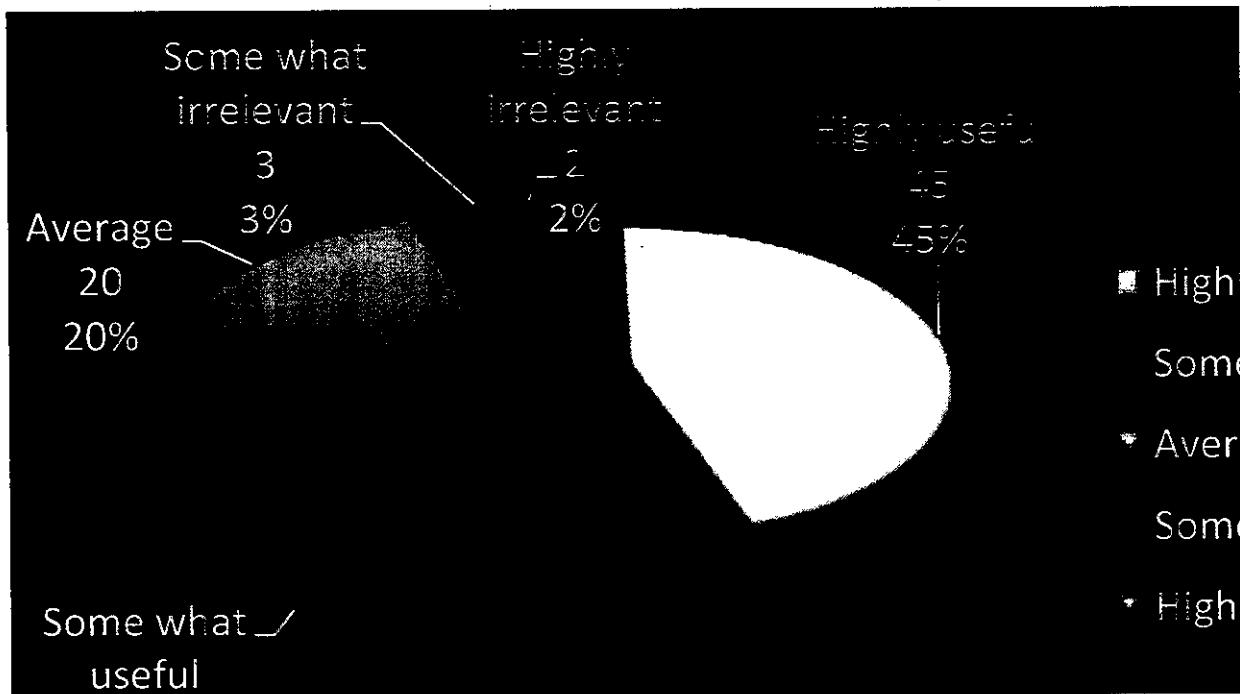
(v) Usefulness of course material

Table -4.1. 5

Particular	Frequency	Percentage
Highly useful	45	45
Some what useful	30	30
Average	20	20
Some what irrelevant	3	3
Highly irrelevant	2	2

Chart -4.1.5

Usefulness of course material



Interpretation

45% of the trainee felt that course material is highly useful and 25% of trainee felt that it was some what useful. The Ramalingam Institute of Co-operative management will give importance for the suggestion given by rent.

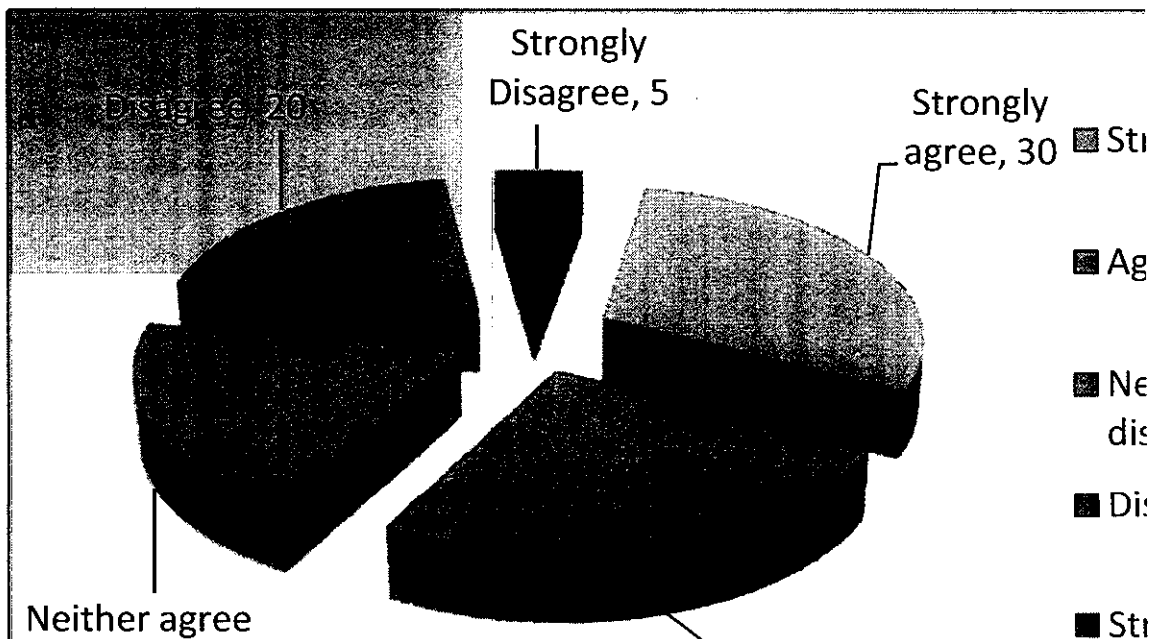
(vi) Duration of training session was appropriate & rightly scheduled

Table -4.1. 6

Particular	Frequency	Percentage
Strongly agree	30	30
Agree	25	25
Neither agree nor disagree	20	20
Disagree	20	20
Strongly Disagree	5	5

Chart -4.1.6

Duration of training session was appropriate & rightly scheduled



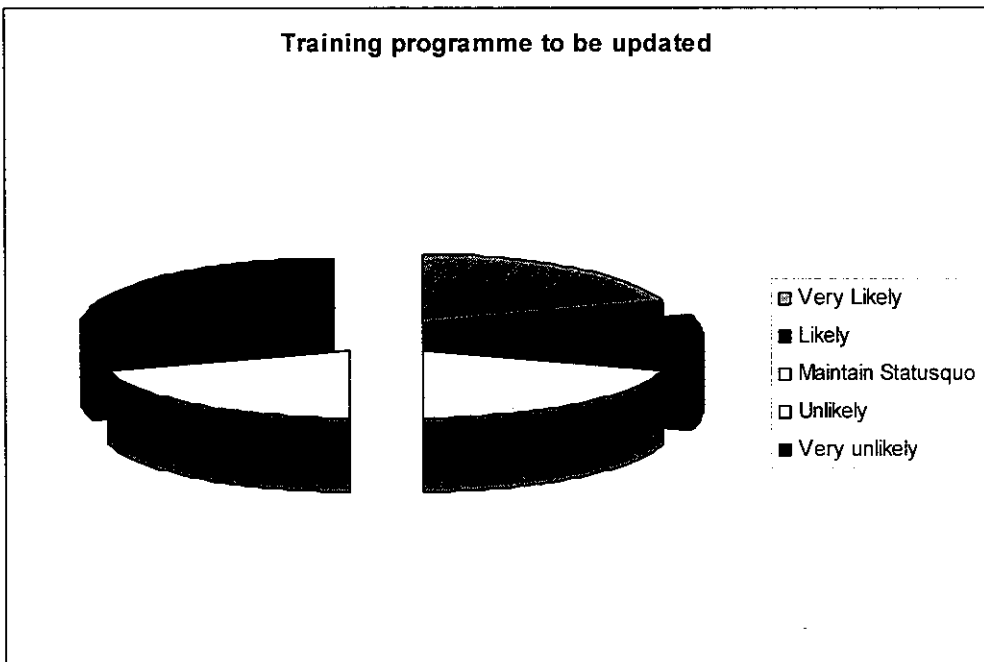
From the above , 55% of the trainee's gave positive response. 20% of the trainee's are in neutral manner. 25% trainee had given negative response. Hence the duration and schedule will be altered accordingly.

(vii) Training programme to be updated

Table – 4.1.6

Particular	Frequency	Percentage
Very Likely	20	20
Likely	10	10
Maintain Statusquo	20	20
Unlikely	20	20
Very unlikely	30	30

Chart 4.1.6



Interpretation

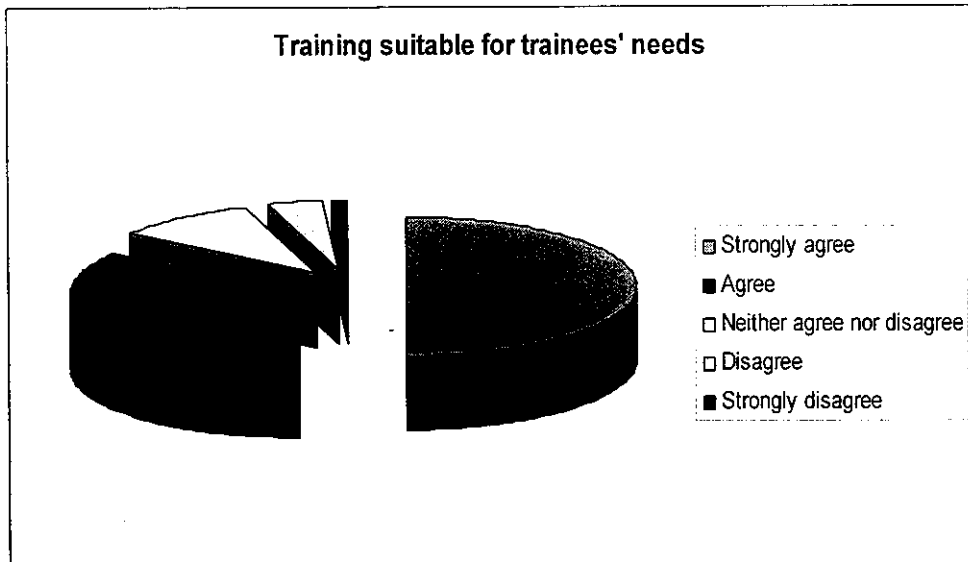
From the above , we infer that 50% of the trainees needed updation and another 50% not needed. Hence the Ramalingam Institute of co-operative management will have

(8) Training will help trainees profession and suitable to trainee's needs

Table -4.1.7

Particular	Frequency	Percentage
Strongly agree	50	50
Agree	35	35
Neither agree nor disagree	10	10
Disagree	4	4
Strongly disagree	1	1

Chart 4.1.7



Interpretation

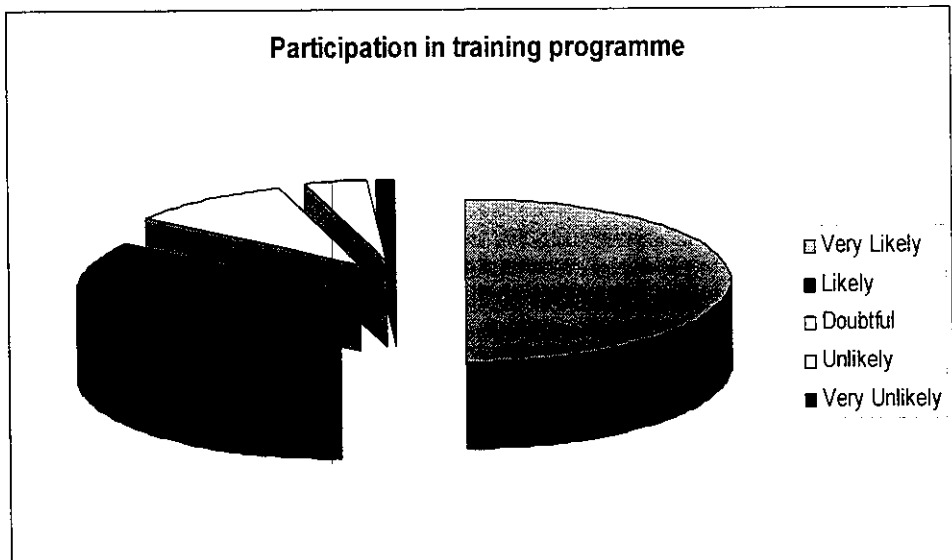
From the above table and chart, 85% of the trainees had positive mind. The Ramalingam Insitute of Co-operative Management may reglect the 5% of trainee's response.

(9) Take part of this training programme on deposit mobilization and funds management in future

Table -4.1.8

Particular	Frequency	Percentage
Very Likely	50	50
Likely	35	35
Doubtful	10	10
Unlikely	4	4
Very Unlikely	1	1

Chart 4.1.8



(O-E)²

Table 4.2.3

O	E	O-E	(O-E) ²	(O-E) ² /E
15	20.00	-5.00	25.00	1.25
24	17.73	6.27	39.31	2.22
26	23.00	3.00	09.00	0.39
25	25.23	-0.23	05.29	0.21
30	27.75	3.25	10.56	0.38
27	29.02	2.02	04.08	0.14
32	23.69	8.31	69.06	2.92
22	26.06	-4.06	16.48	0.63
23	27.15	-4.15	17.22	0.63
8	11.08	-3.08	09.49	0.86
12	12.18	-0.18	00.03	2.46
16	17.74	-1.74	03.03	0.17
	Total			12.26

$$\begin{aligned} \text{Degrees of freedom} &= (r-1)(c-1) \\ &= (4-1)(3-1) \\ &= (3)(2) \\ &= 6 \end{aligned}$$

Level of significance = 5%

Calculated value $\chi^2 = 12.26$

Table value = 12.59

Inference:

The above table shows that the table value is more than the calculated value. So it is concluded that the null hypothesis are rejected and alternative hypothesis are accepted.

Therefore it is concluded that there is significant relationship between age and skill developed by training.

Deliverables

- Increased job satisfaction and morale among employees.
- Increased employees motivation
- Ways and means to improve the infrastructure facilities at training institute.
- Increased efficiency in processes resulting in financial gain.
- Reduced employee turnover
- Enhanced society image

CHAPTER – V

CONCLUSION

5.1 Summary of findings:

From the Data analysis and interpretation, the following observations are drawn

- (i) Majority of the trainees i.e. (50% + 40%) felt that the training programme will enhance the skill set.
- (ii) 60% of the respondents realized the need of the training to a great extent with respect to learning experience, 81% of the trainees felt positively.
- (iii) 40% of trainees felt that the instruction and techniques of trainer exceeded their expectation. 20% of the respondent gave neutral opinion
- (iv) Most of the trainees feel about the usefulness of course material.
- (v) 55% of the respondents are strongly agreed and agreed with duration of the training session and schedule. 20% of the trainees gave neutral opinion. The rest of them had given negative response.
- (vi) From the updation point of view related to training programme , 50% of the trainee's needed updation but another 50% of the trainees did not need updation.
- (vii) 85% of the respondents had agreed about the training would help trainee's profession and suitable to trainee's needs.
- (viii) Majority of the respondents i.e. 85% liked to take part of training programme on Deposit mobilization and funds management once again
- (ix) 95% of the trainees had opinion to recommend the training programme to friends and colleagues.
- (x) Majority of the trainees acknowledge the insufficiency of course content
- (xi) With respect to infrastructure facilities 80% of the trainees felt that infrastructure facilities available in Ramalingam Institute of Co-operative Management is not in satisfactory level.

5.2. Suggestions and Recommendations

- The trainer, the Ramalingam Institute of Co-operative management should approach the special officers of the co-operative societies in person and take necessary steps for taking participation of more employees as trainees.
- Retraining will be given for trainees who are not performing well after training had given.
- The Ramalingam Institute of Co-operative Management will have to improve the instructions and techniques of training.
- The Ramalingam Institute of Co-operative Management will have to update the training programme by incorporating The current circulars of Registrar of Co-operative Societies, current government orders, Reserve Bank of India circulars ,market trend with the help of officers of co-operative Department
- The Ramalingam Institute of Co-operative Management itself will organize deposit mobilization mela for one day in order to demonstrate the procedure practically.
- The Ramalingam Institute of Co-operative Management will invite the senior managers of lead bank of Coimbatore district for one day to deliver seminar on funds management.
- The Ramalingam Institute of Co-operative management will get permission from Registrar of Co-operative societies to lengthen the training schedule as per trainees suggestions.
- The first one hour session of every training day, the RICM will arrange yoga and personal development programme in order to warming up the trainees.
- The RICM will get sufficient fund from Tamilnadu Co-operative union in order to furnish pacca infrastructure facilities.
- The Ramalingam Institute of Co-operative Management will get employee performance appraisal from the institution concerned for the purpose of updating the training programme.

5.3 Conclusion

Since the training periodicity is very limited, there should be optimum utilization of training programme conducted. Effective ways should be found so as to make involvement of all employees of institutions concerned.

Training and development have a close relationship with productivity. If an employee's training increases he is motivated to work continuously and to work harder for the successful of the organization.

5.4 Direction for future research

Every Co-operative Societies of profitable one, should dispose 3% of net profit to co-operative research and development fund and 2% to co-operative education fund. The above fund is paid to co-operative union. Hence the Tamilnadu Co-operative union will take steps for research in the field of training as per current market trend and identify the ways and means to impart updated training on Deposit mobilization and funds management.

APPENDIX
QUESTIONNAIRE

Part A

- Q1 Name of the Employee :
- Q2 Age : a) Below 30 b) 31-40 c) 41-50 d) 50 and above
- Q3 Educational Qualification : a) School Final b) Diploma Holder c) Grad d) PG
- Q4 Designation : a) Asst. b) Asst. manager c) Manager d) GM
- Q5 Institution working : a) UCB b) DCCB c) UCCS d) PACCS
- Q6 Title of the programme : Training programme on Deposit mobilization and
Funds management

Part B

- Q7 Were you really in need of the training programme on Deposit mobilization and
Funds management?
- To a great extent to some extent Neutral not really needed
- Unnecessary
- Q8 Your learning experience during the training programme
- Highly useful Some what useful Same as other training programmes
somewhat unuseful Not worthy
- Q9 Do you think the training programme helped to enhance your skill set ?
- Very likely Likely Can' t say Unlikely Very unlikely

Q10. Were the instructions and techniques of the trainer met your expectations?

- Exceeded expectations Met my expectations Neutral Do not met my expectations Irrelevant

Q11 Was the course material provided was useful?

- Highly useful somewhat useful Average Somewhat irrelevant Highly irrelevant

Q12 Do you agree that the duration of the training session was appropriate and rightly scheduled?

- Strongly agree agree neither agree nor disagree disagree S. Disagree

Q13 Do you think that this training programme to be updated

- to a great extent to some extent Don' t know Not needed Maintain status quo

Q14 Do you agree that this training will help you in your profession and suitable to your needs?

- Strongly agree agree neither agree nor disagree Disagree S. Disagree

Q15 Would you like to be a part of such training programme in future?

- Very likely Likely Doubtful Unlikely Very unlikely

Q16 Would you recommend this training programme to you friends or colleagues?

Very likely Likely Doubtful Unlikely Very unlikely

PART-C

Q17 Do you agree that the course content was sufficient?

Strongly agree Agree Neither agree nor disagree Disagree

Strongly disagree

Q19 Do you think that infrastructure facilities available in the Ramalingam Institute of Co-operative Management?

Excellent Good Average Poor Worst

Q20 Explain in brief what do you think of the entire training programme. List out any suggestions / grievances that you wish to convey to the training institute.

Date:

Signature of the trainee

References

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