HUMAN RESOURCE DEVELOPMENT THROUGH TRAINING AND EDUCATION IN CO-OPERATIVES: A REVIEW
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ABSTRACT: It has been very essential for each type of organization to concentrate on the development of human resources as it plays a crucial role in the unbeaten accomplishment of plans and policies. It has, however, not been accorded the importance it deserves in the cooperative institutions. There exists a serious lacuna of even the basic principles of human resources management. The committees of these societies are headed by the elected representatives who are not necessarily professionals. Good leadership traits; well specified recruitment and selection procedures; effective training and staffing system encompassing proper manpower planning and assessment are the need of an hour in cooperative societies. There should also be a conscious policy for developing the second line of management in all key functional areas. Objectivity involving professional guidance for recruitment in cooperatives in several states is lacking. Therefore, it is necessary to study on human resource development in cooperative. This paper attempts to evaluate the human resource development in cooperatives. A diagnostic research design (Theoretical Analysis) is followed. Empirical results show human resource management and development in cooperatives are is not effective.

KEYWORDS: Human Resource Development, Cooperatives, Management, Training, Education, NCUI.

INTRODUCTION: The concept of HRD in cooperatives means all the planned information, education, training, mobilization and manpower development activities undertaken by cooperatives so as to create economically efficient and a capable organization providing services required by their members. HRD acts as a booster to strengthen the efficient working of cooperative societies.

Meaning of Human Resource Development: Human Resource Development is deeply concerned with developing and unleashing expertise and with the dynamic issues related to individual and organizational change. Human Resource Development (HRD) is the framework for helping employees develops their personal and organizational skills, knowledge, and abilities and also includes opportunities as employee training; employee career development so that the organization and individual employees can accomplish their work goals.

The Areas of Professional Practice that define Human Resource Development Practice are Generally Categorized into Three Components:
- The learning.
- The performance.
- The change.

Review of Literature: In review of literatures, an attempt has been made to review committee’s reports, research papers, articles and books related to different issues on human resource development in cooperatives.
The Expert Committee on Rural Credit (2000): Under the Chairmanship of Prof. V.S. Vyas made the recommendations on Human Resource Development; many rural financial institutions suffer from poorly motivated and inadequately trained staff. Staff strength is sometimes too high (Mainly in cooperatives) and sometimes too small. In cooperatives, these should be based on human resources requirement studies to be conducted in all States by reputed professionals. Cooperative CEOs should be professionals (And not on deputation from Government, etc.).

National Cooperative Policy (2002): Last, but not the last, the government recognizes the need to develop human resources, cooperative education and training, appropriate technologies and infrastructural facilities so as to promote professional management in cooperatives.

Task Force on Training and HRD of Cooperatives and RRBs (2002-2007) : Chaired by B.S. Vishwanathan has emphasized the need for professionalization in cooperatives and has recommended for continuance of Cooperative Education and Training schemes during X Plan.

The Task Force on Revival of Rural Cooperative Credit Institutions (2005): Under the chairmanship of Prof. A. Vaidyanathan, recommended that the cadre system of employees at all levels be abolished. Further, it has to be ensured that professional CEOs and all the staff of PACS, CCBs and SCBs are appointed by the cooperatives themselves and that they also decide on their service conditions. All the employees need to be answerable only to the respective Boards of these cooperatives.

Das Banshree, Dr. Palai N. K. and Dr. Das Kumar (2006): The paper focuses on several pitfalls and shortcomings like: poor infrastructure, lack of quality management, over-dependence on government, dormant membership, non-conduct of elections, lack of strong human resources policy, absence of professionalism, etc. The paper makes an assessment of future prospects of the cooperative sector of India.

NABARD, under its SOFTCOB Scheme (2014): Training Programs under this channel are decided in consultation with NABARD, which are mainly focus on various activities performed by Short term & long term cooperative credit structure. The objective of the training programs organized under this channel is that both the structures can have professional human resource so that they can function efficiently in the ever increasing competitive scenario.

SIGNIFICANCE/OBJECTIVES OF STUDY:
- To study the human resource development in cooperatives.
- To understand the issues and challenges of HRD practices in cooperatives.
- To suggest suitable actions for improving HRD practices in cooperatives.

RESEARCH METHODOLOGY AND METHOD OF DATA COLLECTION: The methodology adopted for study is mainly theoretical. An examining research design is followed in the present study. The study is mainly based on secondary data which is collected from Committee’s Reports. Other related information collected from journals, conference proceedings and websites.
NEED FOR HUMAN RESOURCE DEVELOPMENT IN CO-OPERATIVES:

Effective Incorporation of the following Focused HRD Activities is done by the Co-operatives:

- Recruitment and placement of personnel.
- Personnel development and career planning.
- Systems of individual performance measures.
- Training and skills up gradation.

To strengthen rural infrastructure planned training and education programs need to be conducted by the government so that latest technological and management techniques can be incorporated in the working of cooperatives operating in rural areas.

Future Prospect: The cooperatives are considered to be one of the strong instruments to involve the available human resources as well as explore the potentials for employment generation. More participation of youth in cooperatives can be encouraged to utilize their energetic and youthful resources as they are in the most productive category. At present, major space being occupied by senior /elder persons and more of that is no training and education program being undertaken for establishing synchronization with changing occupation profiles. Also engagement of youth is the need of an hour for the success of cooperation.

The participation of youth in different types of cooperatives would help in introduce latest technology for cooperatives to perform in a superior mode. Similarly, the weaker sections that are rundown of all the basic requirements of life may also be optimistic to actively participate in the affairs of the cooperative movement for socio-economic development. We are aware that India is one of the youngest country in the world with 60 per cent of its population is less than 24 years of age. It is the right time for the cooperatives to encash the opportunity as they provide level playing field and empowerment. The cooperatives may integrate youth in their major activities and plan and educate them not only on cooperative values and principles but also cooperatives as an ethical and democratic business with responsibility. Effective planning is to be done so as to execute training and education programs.

Organizations Involved in Cooperative Education and Training: One of the important functions of National Cooperative Union of India (NCUI) is to develop a strong human resource base in the cooperative sector. Visualizing the importance of the HRD the NCUI has been actively involved in providing the cooperative education to members, potential members and leaders. The National Council for Cooperative Training (NCCT) is responsible for organizing, directing, monitoring and evaluating the arrangements of training for the personnel working in the cooperative institutes/departments over the country through Vaikunth Mehta National Institute of Cooperative Management (VAMNICOM) at Pune and 5 RICMs, 14 ICMs and 107 JCTCs located at state level. The network of cooperative member education and employees’ training operating under the NCCT/NCUI is considered as the most extensive and largest in the world. The NCUI’s promotional functions are shown in the Figure-1 and the Figure–2 contains information on the framework and functions of cooperative education and training in India.
Figure 1: Frameworks of Cooperative Education and Training.

At National Level
- National Council for Cooperative Training (NCCT).
- National Center for Cooperative Education (NCCE).
- Bankers Institute of Rural Development (BIRD) Lucknow.
- Regional Training Colleges (RTC) Bolpur in West Bengal and Mangalore in Karnataka.
- College of Agricultural Banking (CAB) Pune.
- Indian Institute of Bank Management (IIBM) Guwahati.
- National Institute of Rural Banking (NIRB) Bangalore.

At State Level
- Agricultural Cooperative Staff Training Institutes (ACSTIs).
- Integrated Training Institutes (ITIs).
- Regional Institute of Cooperative Management (RICM).
- Institute of Cooperative Management (ICM).
- Junior Cooperative Training Centres (JCTC).

Figure 2: Functions of NCUI.

| National Centre for Cooperative Education [NCCE] | Member Education Operated through State and District Cooperative Unions. |
| Sectoral Advisory Services Rendered Directly and through its Constituents | Maintains: Representation and Participation in National and International Organization Policy dialogues with Governments. |

Global HRD Networks for Cooperatives: The International Cooperative Alliance has promoted and organized cooperative education and training programs for a long time so as to foster the cooperative education and its development policy. Socioeconomic changes affecting cooperatives demands the ICA redefine its concept of Human Resource Development in order to better respond to the needs and aspirations of cooperators. The ICA Executive Committee has formulated Policy on HRD in Cooperatives to prepare the cooperatives for the challenges of the 21st Century. The ICA shall provide technical assistance to member organizations and cooperative training institutions in the formulation of HRD Policies and Plans. National Cooperative Union of India and Vaikunth Mehta National Institute of Cooperative Management, Pune in collaboration with ICA HRD Committee has promoted, developed and maintained GHRD network for cooperatives.

FINDINGS: Challenges and Recommendations.
HRD Challenges: Talking about the present status cooperatives in the entire country is facing the biggest financial crisis towards implementing Human Resource Development programmes and activities. It is pre-requisite for this sector to strengthen cooperative HRD. The existing infrastructure and funding availability from Government and cooperative sources seems to be quit inadequate. The lack of adequate funding pattern adversely affects its training and education activities. The funding agencies are not in a position to deliver the training and improve the efficiency due to lack of adequate financial support from the State Government. In view of larger interest of cooperative and socio economic development of our society, there is a need of look at a management policy that keeps the teaching, learning and training processes at the core of the institution. The Human Resource Management and Development in the cooperative sector should be accorded top priority by the Government of India and States for the growth and development of the cooperative sector. This will ultimately boost the efficiency and productivity of the members and make them more accountable and responsible for the cause of their society.

Co-operatives have been facing following Challenges:
- Weak Education System.
- Lack of funds for the human resource development.
- Lack of professional and qualified managers.
- Lack of communication/interaction between the managers and committees.
- Lack of communication with the basic members.
- Lack of interaction with and support of the national/sectoral federations.
- Lack of training infrastructure including trainers and training material.

KEY SUGGESTIONS AND RECOMMENDATIONS: Effective human resources management becomes the key to building excellence in organizations. Large investments as well as redefinition of HR policies and its by-laws should be done to strengthen management practices so that a concrete development of good human resource takes place in the cooperatives. The HR Policies should cover all stakeholder viz. members, employees, Board of Directors and should specify manpower planning, recruitment procedures, and professionalization. An amount of at least 2-4 percent of the annual budget of the society should be reserved for training and member education and skill up-gradation at all levels.

Governmental Policy - Makers and Development Agencies shall be made aware of Co-operative HRD and other Co-operative Development Policies:
- Transparent policy for recruitment of staff.
- Establishment of separate HRD department and Conduct of Training, Seminars, Pilot Studies, etc.
- Organizational restructuring of cooperatives.
- Framing necessary structural and policy change in line with cooperative philosophy.
- Periodic evaluation and feedback.
- Undertake member awareness and education programs.

CONCLUSION: Human Resource Development is the process of organizing and enhancing the physical, mental and capabilities of individuals for productive work. Cooperative enterprises must identify its human resource as the key element for its sound development. The special focus must be on its dealings
with training and development of the employees. Cooperatives are value-based, member-based, member-owned and democratically controlled. The primary purpose of a cooperative is to satisfy the social and economic needs of its members. Effective training is an investment in the human resource of an organization, with both instantaneous and long range returns.

For economically strong and prolonged victory of cooperatives sound Human Resource practices ought to be implemented. The organizations should focus more on human resource development so that the organizations can lower down their employee turnover ratio by developing their employees skills from time to time through an extensive training and further to make the employee in line with the newer technology, tools and software, the organizations should prepare a proper budget for the human resource development, employees must be given opportunities to upgrade their educational qualification and when necessary employee should be provided with an e learning facility. Fully developed employee would be highly motivated to work therefore in order to make the employee motivated to work and to decrease the employee turnover ratio, human resource development is absolutely mandatory.

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