



An Evaluation of Employee Perception about Human Resource Development Practices in Cooperative Banks of Himachal Pradesh

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Abstract

Human resource management is concerned with the people dimension in management. Every organisation is made up of people, acquiring their services and developing their skills, thereby motivating them to higher levels of performance and ensuring that they continue to maintain their commitments to the organisation. Human resource policies are most vital resource for development of any organization. Development and Management of human resources has a lot of significance for success of any organization. Motivated personnel having enthusiasm, high morale, feeling of belongingness towards institution, required knowledge & skills and thus a desire to lead are the essentials to take any organisation to the higher rung of the ladder which would decisively emerge all the way more rewarding for a greater achievement. The career progression is one the resources development. Timely Training is necessary for enhancing the skills and modernizing the knowledge of employees of any organisation. Viability and effectiveness of human resource policies of any organization depends on how employees of that organization fall onto these policies and whether they are satisfied with these policies or not. Hence, in this paper an attempt has been made to evaluate the employee perception about human resource policies of selected cooperative banks in Himachal Pradesh.

Keywords: Human Resource, Perception, Attitude, Appreciation and promotion.

1. Introduction: An organisation is made up of four resources namely; men, material, money and machinery. Of these, the first one is living i.e., human and the other three are non living. It is the human that makes use of non human resources. Hence people are the most significant resource in an organisation. The evolution and development of HRM has an inter-relationship with that of the management. The evidences are available to cite that the history of management of people in the organisations has been quite old. Human resource management is concerned with the people dimension in management. Since every organisation is made up of people acquiring their services and developing their skills, subsequently motivating them to higher levels of performance and ensuring that they continue to maintain their commitments to the organisation. Human resource policies are the most vital resource for development of any organization. Development and Management of human resources has a lot of significance for success of any organization. Motivated personnel having enthusiasm, high morale, feeling of belongingness towards institution, required knowledge & skills and a desire to lead are the essentials to take any organisation to greater heights of success. The career progression is one the resources development. Timely Training is necessary for enhancing the skills and updating of knowledge



of employees of any organisation. Viability and effectiveness of human resource policies of any organization depend on how employees of that organization look at these policies and whether they are satisfied with these policies or not.

2. Review of Literature

Farooqi(2007)a study focused on professionalization of management in cooperative banks in Delhi. The study concluded that there should be regular emphasis on training and orientation programmes for banking employees and their exposure to recent trends. Mainly the accountability to safeguard the rights and interest of stakeholders was entrusted on the concerned management. The state cooperative society act, had given elaborate consideration to this aspect. The cooperative banks should concentrate and work on important issues like Human Resource mobilisation, technical up gradation, motivation, diversified liability base and innovative banking strategies so as to enrich and vitalize the economy.

Deshpande(2011)in his paper aims at identifying and measuring the various factors of job satisfaction among the employees of various commercial banks and urban cooperative banks which revealed that overall satisfaction in the case of officers was not very high. Most of the officers were not highly satisfied but still seemed to be satisfied in general. None of the respondents were highly satisfied with their jobs. On the basis of above results the author feels that there is a need to redraft the personnel policies of respective banks with regard to factors mainly responsible for job satisfaction.

Buvaneswari(2011) in the paper on the quality of work life in banks , the author found that the success of any organisation depends on how it recruits, motivates and retains its work force. Today's organisation needs to be more flexible to develop their workforce and enjoy their commitment. Quality of work life concerns over improving employee satisfaction, strengthen workplace learning and better management of the ongoing change and transition. The organisations are required to implement more quality of work life programme, in order to satisfy both, individual and organisational objectives. The writer felt that manager should give high degree of autonomy to workers to perpetrate, theirwork and freedom in decision making, which would consequently give them immense satisfaction , thence increasing their involvement in the job.

Kumari(2013) analysed the factors that influence the perception of bank employees about their quality of work life and whether there is a significant relationship among QWL and job behaviour. The study found that there is positive and significant association between the performance and quality of work-life factors whereas there is a significant negative association between QWL and job satisfaction, job stress and absenteeism &accidents. She further suggests that quality of work life in banking sector can be enhanced by factors such as adequate income



& fair compensation, growth oriented working life, job security, social relevance of work and opportunity for continued growth.

Deshmukh(2013) in his paper entitled “The Performance of Cooperative Banking in India” observed that development through cooperation is a basic principle of corporation movement. It has contributed considerably in the development of Maharashtra, specifically the Western Maharashtra. With the help of cooperation society it changed economic and social life. He found that the State Co-operative Banks were earning interest income of Rs.2926.98 crores in 1996-97. The interest income had been increasing till 2003-04 but after 2003-04 the interest income had declined. It had shown 40 percent reduction as compared to Rs. 3534.3 crores in 1997-98.

Walia(2014) the present study makes an effort to compare the work life balance of employees working with public and private sector banks. It may thus be concluded from the results that public sector bank employees have a better work-life balance and there is a need to improve work-life balance in the private sector banks. Private sector banks need to provide for a variety of work-life balance programmes such as flexible work arrangements, flexible location, flexible leave arrangements and childcare arrangements, in order to meet diverse needs of its employees and to enable them to manage the conflicting responsibilities of work and home spheres. Some of the benefits of enhanced work-life balance may include retaining valuable employees, reduced cost of recruitment, motivated and committed workforce. Employees too may experience higher job satisfaction and happiness in life.

Goswami(2015) this paper evaluates empirically the impact of occupational stress on employees’ performance in banks. The results showed that occupational stress brings about subjective effects such as fear, anger and anxiety among employee resulting in poor mental health and psychological health. It was further recommended that banks should reduce psychological strain, job insecurity and clear role ambiguity through job redesign. Other support activities such as behavioural and psychological counselling and short term courses on time management and work shop on stress management can be organised.

Anuradha & Prasanth(2016) studied the employees perception of human resource management practices among public sector banks in Puducherry region in India. The data collected through primary source and the results of the study concluded that various HRD practices have a significant impact on organisational performance of public sector banks.

Joshi(2016) analysed the influence of HRM practices on the job satisfaction levels of employees in the selected branches of State Bank of India in Gujarat in India. The result of the research indicated that HRM practices influence the job satisfaction level of the employee. The study



further concluded that SBI needs to make efforts to improve work environment, co-worker relation, and compensation issues to achieve job satisfaction among the employees.

The analysis of related literature reveals that cooperative banks play an important role in financial sector. Different scholars have studied the cooperative banks differently. The review of literature reveals that previous studies were concentrated on different aspects. On this account, it is also discerned that a plenty of research has been undertaken to evaluate different aspects of cooperative banks at the National level, but there is a lack of these studies in Himachal Pradesh. Henceforth, the present study was conducted to fill this gap.

3. Objective

In the present paper an attempt has been made to achieve the following objectives:

- 1) To evaluate the employee perception about human resource policies of selected cooperative banks in Himachal Pradesh.
- 2) To evaluate the employees perception about the attitude and behaviour of the top management
- 3) To assess the satisfaction level of employees towards human resource practices within the organisation.

4. Methodology of the Study

Present paper is based on primary data, which was collected through filling the schedules by enumerator. For analysis of the data, statistical tools such as, Mean, Standard Deviation and chi square analysis has been used to arrive at a conclusively requisite conclusion.

5. Evaluation of HRD practices in Cooperative Banks in HP.

This paper provides an evaluation of employee perception about the human resource development practices of selected cooperative banks in Himachal Pradesh. This evaluation is based on opinion and perception furnished by the sample respondents.

5.1. Opinion of Sample Respondent about Top Management

Here an attempt has been made to analyze the opinion and perception of sample respondents in regard the top management of selected cooperative banks in Himachal Pradesh. In this contemplated opinion, the attitude and behaviour of top management, participation in decision making, appreciation of work etc. have thus been evaluated.

5.1.i. Opinion about Attitude and Behaviour of Top Management

Attitude and behaviour of the top management towards its employees plays a pivotal role in an organization. Cooperative behaviour and attitude motivate the employees to give their best to the organization and also energise them to give in their full cooperation and involvement with the

top management. Hence, during the study, the opinion of employees about the attitude and behaviour of the top management has been collected and presented in Table 1.1.

Table 1.1
Opinion about Attitude and Behaviour of Top Management

Respondent	Attitude and Behaviour				Total	\bar{X}	σ
	Cooperative	Participative	Authoritative	Non cooperative			
Male	158 (68.10)	38 (16.38)	29 (12.50)	7 (3.02)	232 (100.00)	3.496	0.827
Female	23 (82.14)	3 (10.71)	2 (7.14)	0 (0.00)	28 (100.00)	3.750	0.585
Total	181 (69.62)	41 (15.77)	31 (11.92)	7 (2.69)	260 (100.00)	3.523	0.807
$\chi^2 = 2.662$							

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 6.25$

ii) Figures in parentheses represent percentage.

Table 1.1 exhibits that out of the total respondents, 68.10 per cent of male and 82.14 per cent of female respondents were of the opinion that the behaviour and attitude of the top management was a cooperative one. While 16.38 per cent of male respondents and 10.71 per cent of female respondents opined that the attitude and behaviour of the top management was participative. The percentage of those respondents who were of the opinion that the attitude and behaviour of the top management was authoritative was 12.50 per cent respondents (in case of male respondents) and 7.14 per cent (in case of female respondents).

In all, the table depicts that out of total respondents, 69.62 per cent of respondents felt that the attitude and behaviour of the top management was cooperative, 15.77 per cent of respondents opined that the top management was participative, 11.92 per cent of respondents were of the opinion that the top management was authoritative and 2.69 per cent of respondents felt that the attitude and behaviour of the top management was non-cooperative. Hence, it can be concluded that in majority of cases the attitude and behaviour of top management was cooperative.

The statistical analysis shows that the mean scores of respondent's views (3.523), overall in the sample is more than the standard average score, that is, 2.5 at 4 point scale. The

above analysis pinpoints the majority of respondents opining that the behaviour of the top management is either cooperative or participative. This further indicates that the concentration of respondent’s opinion is towards higher side of the mean. The value of σ , overall in the sample is noted at 0.807 exhibiting the diffused uncertainty of the data from average.

While applying χ^2 test it is reflected from the table that the calculated value of χ^2 was noted at 2.662($p > 0.01$) which was found lesser than the table value (6.25) at 1 per cent level of significance. Hence, the null hypothesis states that there is no significant difference in the opinion of employees regarding behaviour and attitude of the top management was acceptable.

5.1.ii. Employees View with Regard to Participation in Management Decisions

In order to cultivate a positive attitude and self-motivation among employees, they are to be involved in decision making at higher level. Their participation in this process, particularly on matters related to them, will weed out various causes of stress. They may be given an opportunity to express their opinion on the role conflict, job ambiguity, work schedule, working conditions and holidays etc. it would further contribute to more cooperation and commitment on the part of employees. To assess the extent of involvement of employees in management decisions in co-operative banks in Himachal Pradesh, the following information’s has been analyzed in Table 1.2.

Table 1.2
Opinion of Respondents Regarding Involvement in Management Decisions

Respondents	Responses			Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all			
Male	47 (20.26)	53 (22.84)	132 (56.90)	232 (100.00)	1.634	0.800
Female	6 (21.43)	5 (17.86)	17 (60.71)	28 (100.00)	1.607	0.832
Total	53 (20.38)	58 (22.31)	149 (57.31)	260 (100.00)	1.631	0.802

$\chi^2 = 0.359$

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 4.61$

ii) Figures in parentheses represent percentage.

Employees' opinion pertaining to involvement in management decisions is being shown in Table 1.2. It depicts that 20.26 per cent of male respondents and 21.43 per cent of female respondents were of the view that top management involves them in decision making up to greater extent, while 22.84 per cent respondents from male and 17.86 per cent female respondents expressed that involvement in decision making is up to marginal extent. However 56.90 per cent male respondents and 60.71 per cent of female respondents reported their views against the participation in decision making is concerned. Out of the total respondents 20.38 per cent and 22.31 per cent respondents expressed their views in favour "to greater extent and to marginal extent" as far as the involvement of employees in decision making is concerned. Whereas more than fifty per cent i.e. (57.31 per cent) felt that top management did not involve them in decision making at all.

With regard to the involvement in decision making is concerned, the mean score of respondent's opinion i.e. 1.631 is less than the standard average score of 2 at 3 point scale. It reveals that the opinion of the respondents falls between two choices, that is, to a marginal extent and not at all. It further indicates that the opinion of the respondents is concentrated more towards lower side of the mean. It pointed towards the fact that employees didn't have sufficient involvement in decision making, as the opinion of more than fifty per cent of respondents falls in the choice of 'not at all'. This signifies that employees may not given sufficient opportunity to express their opinion on the role conflict, job ambiguity, work schedule, working conditions and holidays etc.

Calculated value of χ^2 which is 0.359 found lesser than the table value at 1 per cent level of significance leading to the conclusion that no significant difference in opinion existed among employees over the extent of employee involvement in decision making is concerned.

5.1.iii. Appreciation on Accomplishing Desired Target/Work

Appreciation is one of the motivational forces which induce energy within the work force and keep their morale always high without any cost. To know whether the employees being appreciated by their superiors in cooperative banks after achieving their targets, the opinions of the sample respondents has been obtained and elicited below in Table 1.3.

It noticed from the Table 1.3. that cross gender classification reveals that 70.26 per cent of male respondents and 64.29 per cent of female respondents expressed that they were appreciated up to maximum extent, 26.29 per cent respondents of male and 32.14 per cent respondents of female expressed that they got appreciation up to marginal extent whereas, 3.45 per cent of male and 3.57 per cent respondents of female expressed that they were not appreciated at all by their superiors. Out of the total respondents, 69.62 per cent respondents have endorsed their opinion to greater extent with regard to appreciation of work, while 26.92 per cent

respondents of the sample felt that their work being appreciated up to marginal extent and 3.46 per cent respondents were of the opinion that their superiors never appreciate their performance.

Table 1.3.

Opinion about Appreciation on Accomplishing Desired Target/Work

Respondents	Responses			Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all			
Male	163 (70.26)	61 (26.29)	8 (3.45)	232 (100.00)	2.668	0.540
Female	18 (64.29)	9 (32.14)	1 (3.57)	28 (100.00)	2.607	0.567
Total	181 (69.62)	70 (26.92)	9 (3.46)	260 (100.00)	2.662	0.542
$\chi^2 = 0.447$						

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 4.61$

ii) Figures in parentheses represent percentage.

The mean score of respondent’s views (2.662) is more as compare to standard average score, i.e. 2 at 3 point scale. Statistical results revealed that the opinion of the respondents falls between two choices, that is, to greater extent and to marginal extent, which further notify that shift of respondents opinion is concentrated more towards higher side of the mean but close to greater extent hence it may be inferred that majority of respondents (employees) were of the view that most of the time their performance is being appreciated by their superiors. The standard deviation is 0.542

On application of χ^2 to the Table 1.3, it is noticed that the calculated value of chi-square i.e. 0.447 is lesser than the Table value at 1 per cent level of significance. The null hypothesis is hence accepted which infers that there is no significant difference in opinion existed among employees with regard to the appreciation of target achieved.

5.4. Recognition and Acknowledgement of work The opinion and perceptions of employees of co-operative banks in Himachal Pradesh to know the extent of recognitions of work in these organisations has been obtained and elicited in Table 1.4.

Table 1.4

Opinion of Respondent Regarding the Recognition and Acknowledgement of Work

Respondents	Responses			Total	\bar{X}	σ
	Yes always	Sometime	Not at all			
Male	95 (40.95)	117 (50.43)	20 (8.62)	232 (100.00)	2.323	0.627
Female	10 (35.71)	18 (64.29)	0 (0.00)	28 (100.00)	2.357	0.488
Total	105 (40.38)	135 (51.92)	20 (7.69)	260 (100.00)	2.327	0.613
$\chi^2 = 3.507$						

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 4.61$

ii) Figures in parentheses represent percentage.

Table 1.4 exhibit that out of the total respondents, 40.38 per cent respondents have endorsed their opinion to “yes always” with regard to recognition and acknowledgement of work, while 51.92 per cent respondents of the sample felt that “sometime” their work being recognised and acknowledged and 7.69 per cent respondents were of the opinion that their superiors never recognised their performances.

In cross gender classification, the opinion of male and female are also more or less same i.e. 40.95 per cent of male respondents and 35.71 per cent of female respondents expressed that their work always recognised and acknowledged by their superiors, 50.43 per cent respondents of male and 64.29 per cent respondents of female expressed that they got recognition sometime whereas 8.62 per cent of male expressed that their work were not at all acknowledged by their superiors.

The mean score of respondent’s views (2.327) is more as compare to standard average score i.e. 2 at 3 point scale, notify that the opinion of the maximum respondents falls between two choices, that is, yes always and sometimes, which further notify that respondents opinion is concentrated more towards higher side of the mean and shift is seen towards “sometimes and yes always” hence it may be inferred that majority of respondents (employees) were of the view that most of the time their work is being recognised and acknowledged by their superiors. The standard deviation is 0.613,

χ^2 value of the table 7.12 was 3.507 which depicts that the opinion of male and female employees regarding the extent of recognition and acknowledgement of work is same because calculated value of chi-square is lesser than the Table value at 1 per cent level of significance. Hence H0 accepted.

5.1.iv. Opinion about the Satisfaction with the Top Management

After evaluating the employees' perception about the attitude and behaviour of top management, it is imperative to evaluate the satisfaction level of employees with the top management. Hence, data have been collected and shown in Table 1.5.

Figure in Table 1.5 depicts that out of total respondents 52.69 per cent of respondents were satisfied with the top management to a marginal extent, while 41.92 per cent of respondents were found satisfied to a great extent. Respondent wise data depicts that out of total 40.52 per cent of male respondents and 53.57 per cent of female respondents were found satisfied to a greater extent, whereas, on the other hand 53.45 per cent of male respondents and 46.43 per cent of female respondents were satisfied to a marginal extent. The analysis shows that female respondents were more satisfied with the top management than male respondents. Hence it can be concluded that the employees of the co-operative banks in Himachal Pradesh were satisfied with the top management either to a marginal extent or to greater extent.

Table 1.5
Opinion Regarding the Satisfaction Level with the Top Management

Respondents	Responses			Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all			
Male	94 (40.52)	124 (53.45)	14 (6.03)	232 (100.00)	2.345	0.590
Female	15 (53.57)	13 (46.43)	0 (0.00)	28 (100.00)	2.536	0.508
Total	109 (41.92)	137 (52.69)	14 (5.38)	260 (100.00)	2.365	0.584
$\chi^2 = 2.939$						

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 6.25$

ii) Figures in parentheses represent percentage.

The statistical analysis of respondent’s opinion reveals that the mean score in overall male and female responses (2.365) is more than the average score, that is, 2 at 3 point scale. It shows that the opinion of respondents fall between to a greater extent or to a marginal extent which signifies that the majority of respondents were found satisfied either to a greater extent or to a marginal extent and the shift is towards higher side of the mean. The value of σ is noted at 0.584 shows that how far the sample data concentrated around the mean on an average.

While applying chi- square test the Table indicates that calculated value of chi-square 2.939 ($p > 0.01$) is less than the table value at 1 per cent level of significance, (Table value of chi-square distribution with 2 degree of freedom is 4.61) which inferred that there is an insignificant difference in the opinion among the respondents (employees) over the level of satisfaction pertaining to top management in these organizations, hence H_0 accepted.

5.1.v. Authority to Perform Duty

To perform official duty effectively each every employee of an organization needs sufficient authority according to the position they hold. To know the real position whether the employees of co-operative banks have sufficient authority to perform their duties or not, data have been collected and presented in Table 1.6.

Table 1.6
Opinion about the Necessary Authority to Perform Your Duties Effectively

Respondent	Authority			Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all			
Male	208 (89.66)	22 (9.48)	2 (0.86)	232 (100.00)	2.888	0.342
Female	25 (89.29)	3 (10.71)	0 (0.00)	28 (100.00)	2.893	0.315
Total	233 (89.62)	25 (9.62)	2 (0.77)	260 (100.00)	2.888	0.339

$\chi^2 = 0.281$

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 6.25$

ii) Figures in parentheses represent percentage.



Table 1.6 depicts that in majority of cases (89.62 per cent) cooperative banks have provided the sufficient authority to its employee to a greater extent. The opinion of male and female respondents were found more or less the same as 89.66 per cent of male respondents and 89.29 per cent of female respondents were of the opinion that they have necessary authority to perform their duties effectively to a great extent, hence it can be inferred that co-operative banks in Himachal Pradesh provides sufficient authority to its employee to perform their duties effectively.

The statistical analysis reveals that the mean score of given case (2.888) in overall is found more than the standard average score, that is, 2 at 3 point scale. This reflects that opinion of maximum respondents fall very close to a greater extent and opinion of the respondents on the above aspects scattered towards higher side of the distribution. This signifies that the majority of respondents were found satisfied to a greater extent. The values of σ is recorded at 0.339 in the given statement shows the average variation in sample data from mean.

Application of chi-square test shows that the calculated value of χ^2 (0.281) is less than the table value (4.61) at 1 per cent level of significance which indicates that there is no significant difference in opinion of the male and female respondents over extent of authority to perform their duties effectively. Hence H_0 accepted.

5.2. Employees' View with Regard to Recruitment

It is a process to discover the sources of manpower to meet the requirements of the staffing schedule and to employ effective measures for attracting that manpower in adequate numbers to facilitate effective selection of an efficient working force. Recruitment is one of the most important aspects of human resource development policies of an organisation. An effective recruitment process ensures skilled and capable human resources necessary to run the organisation efficiently. It is the process through which organisation meet out its staffing requirement. Hence any attempt to evaluate HRD policies without evaluating the recruitment process does not yield any fruitful results. In all the organisation s two methods namely direct and indirect are adopted for the recruitment of human resources. To evaluate recruitment as a part of HRD policies it is important to evaluate employee's perception about their satisfaction with the direct and indirect recruitment. Putting this in mind the opinion and perception of sample respondents have been collected in this regard. The information and data collected have been discussed as follows.

5.2.i. Employees’ Opinion about Direct recruitment

A recruitment method refers to a means by which an organisation reaches to the potential job seekers. Direct method is being a more open process where selection done through written exams and interviews, which likely to attract large number of potential candidates with equal talent. This in turn widens the selection options and makes the selection process more competitive. This increases the possibilities for selecting the best candidates, which further help to create healthy competition and conducive work environment in the organisation. It was inquired from the sample respondents whether they are satisfied with the process of direct method of recruitment or not. The collected information have been given in Table 1.7.

Table 1.7.

Opinion Regarding the Satisfaction Level with Direct Recruitment

Respondent	Satisfaction			Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all			
Male	144 (62.07)	71 (30.60)	17 (7.33)	232 (100.00)	2.547	0.629
Female	21 (75.00)	7 (25.00)	0 (0.00)	28 (100.00)	2.750	0.441
Total	165 (63.46)	78 (30.00)	17 (6.54)	260 (100.00)	2.569	0.614

$\chi^2 = 2.972$

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.01)} = 6.25$

ii) Figures in parentheses represent percentage.

Table 1.7 indicates that out of total respondents, 63.46 per cent of respondents were satisfied to a greater extent with the procedure of direct recruitment, 30.00 per cent were satisfied to a marginal extent and 6.54 per cent were not satisfied with the method of direct recruitment. Respondents wise data revealed the little bit of different opinion among male and female respondents, in case of female respondents no one was found dissatisfied while in case of male respondents 7.33 per cent were dissatisfied by the method of direct recruitment but majority of respondents i.e. 62.07 per cent of male respondents and 75 per cent of female respondents, were satisfied to great extent with the method of direct recruitment in cooperative banks. Hence it can be inferred that majority of respondents were either satisfied to a greater extent or to a marginal extent with the method of recruitment in co-operative banks. It also indicates that the methods



adopted by the co-operative banks in direct recruitment are fair and transparent which ultimately culminated into satisfaction among employees and general masses.

The calculated mean 2.569 in total, is more than the average score of 2 at 3 point scale indicate that the opinion of the maximum respondents falls between two choices, that is, to a greater extent and to a marginal extent. It can be inferred that majority of respondents were found satisfied with the direct recruitment of the bank either to a greater extent or to a marginal extent. The value of standard deviation is 0.614 per cent shows the scatteredness in sample distribution.

However, for confirmation, chi-square test is applied under the null hypothesis of distribution of equal probability. The obtained value of chi-square was 2.972 ($p > 0.01$), which is posted lesser than the table value at 1 per cent level of significance expressed there by that there is no significant difference in the opinion among the respondents so far as their extent of satisfaction with the method of direct recruitment of the bank is concerned.

5.2.ii. Employees' Opinion about Indirect Recruitment or Promotion

Indirect recruitment or promotion mean filling the vacant positions within organisation from existing man power is known as indirect method of recruitment. Internal recruitment serves as a source of motivation for employees to improve their career and income. The employees feel that organisation is a place where they can build up their career. It also serves as a mean of attracting and retaining competent employees in the organisation. It has an in-built motivational value as it elevates the authority, power and status of an employee within an organisation. It is considered good personnel policy to fill vacancies in a higher position through promotions from within because such promotions provide an inducement and motivation to the employees and also remove feelings of stagnation and frustration. Keeping this in mind an attempt has been made to evaluate the promotion system in co-operative banks in Himachal Pradesh.

5.2. ii.a.Basis of Promotion

There is a great controversy on the question, whether promotion should be given either on the basis of seniority or merit or seniority cum merit or merit cum seniority. The mode of promotion may vary from organisation to organisation. If a promotion is given to a competent person in recognition of his performance than it should be based on his/her merit. On the other hand promotion is given to recognise and reward senior employees than it should be on the basis of seniority. During the study, data have collected about the bases of promotion system prevailed in co-operative banks in Himachal Pradesh. The collected data have been analyzed and presented in Table 1.8.

Table 1.8

Opinion of the Respondent Regarding the Basis of Promotion

Respondent	Basis of Promotion				Total	\bar{X}	σ
	Seniority	Merit	Seniority-cum-Merit	Merit-cum-Seniority			
Male	24 (10.34)	16 (6.90)	161 (69.40)	31 (13.36)	232 (100.00)	2.142	0.774
Female	8 (28.57)	0 (0.00)	20 (71.43)	0 (0.00)	28 (100.00)	2.571	0.920
Total	32 (12.31)	16 (6.15)	181 (69.62)	31 (11.92)	260 (100.00)	2.188	0.800

χ^2 12.431

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.05)} = 7.81$

ii) Figures in parentheses represent percentage.

Table 1.8 reveals employees perception on criteria of promotion. It is noted from the table that out of total respondents 12.31 per cent respondents were given preference to seniority to be base of promotion system, while 6.15 per cent respondents opined that merit should be the base of promotion. However 69.62 per cent and 11.92 per cent were preferred seniority cum merit and merit cum seniority to be base of promotion respectively. In respondent’s wise distribution, 10.34 per cent of male and 28.57 per cent of female expressed “Seniority” as basis of Promotion. 6.90 per cent of male respondents only expressed “Merit” as basis of Promotion whereas 69.40 per cent of male and 71.43 per cent of female respondents expressed “Seniority cum Merit” as basis of Promotion and 13.36 per cent of male respondents only expressed “Merit cum Seniority” as basis of Promotion.

While analysing the statistical data, it reveals that the mean score in case of base of promotion i.e. (2.188) is found lesser than the standard average score of 2.5 at 4 point scale. This signifies that opinion of the respondents on the above aspect scattered towards lower side but near to mean. Hence it can be concluded that majority of respondents given preference to seniority cum merit as basis of promotion. The values of σ are recorded at 0.800, represent the scatteredness in sample data from means.

The calculated value of χ^2 is noted at 12.431($p < 0.05$), which is greater than the Table value (7.81) at 5 per cent level. The null hypothesis is hence rejected and it inferred that there is significant difference in the opinion of employees regarding their perception on criteria of promotion.

5, 2.ii.b. Best Method for Promotion

After analysing the opinion of the respondents on the ‘Bases of Promotion’ prevailed in co-operative banks, it is important to know the preference of the respondents about the best method for promotion. Hence, the opinion of the respondents have been collected on which is the best method for promotion in the organization. The collected data have been analysed in Table 1.9. Table 1.9 exhibits that gender wise classification indicate that 10.78 per cent of male and 14.29 per cent of female were considered seniority as best mode of promotion while 25.00 per cent of male and 21.43 per cent of female respondents were given preference to merit. However majority of respondents i.e. 56.47 per cent of male and 57.14 per cent of female were considered seniority cum merit as best way of promotion and rest of respondents i.e. 7.76 per cent of male and 7.14 per cent of female were considered merit cum seniority as best way of promotion. Majority of respondent’s i.e. 56.54 per cent out of total respondents were given choice to seniority cum merit as a best method of promotion.

Table 1.9
Opinion of the Respondent Regarding the Best Mode of Promotion

Respondent	Basis of Promotion				Total	\bar{X}	σ
	Seniority	Merit	Seniority-cum-Merit	Merit-cum-Seniority			
Male	25 (10.78)	58 (25.00)	131 (56.47)	18 (7.76)	232 (100.00)	2.388	0.782
Female	4 (14.29)	6 (21.43)	16 (57.14)	2 (7.14)	28 (100.00)	2.429	0.836
Total	29 (11.15)	64 (24.62)	147 (56.54)	20 (7.69)	260 (100.00)	2.392	0.786

$\chi^2 = 0.420$

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.05)} = 6.25$

ii) Figures in parentheses represent percentage.

From the above analysis, it reveals that the mean score in case of best way of promotion i.e. (2.392) is found lesser than the standard average score of 2.5 at 4 point scale. It notify that opinion of the respondents on the above aspect scattered towards lower side but near to mean and majority of respondents given preference to “Seniority cum Merit” and shift is seen more towards it as best mode of promotion. The value of σ is recorded at (0.786) shows the variation in sample distribution.

The calculated value of χ^2 is (0.420) less than the Table value (6.25) at 1 per cent level. The null hypothesis is hence accepted and it inferred that the opinion of male and female employees is one and same regarding the mode of promotion.

5.2. ii.c. Time Span of Promotion

Timely promotion is necessary to make existing employees satisfied and happy. For this span of time for promotion should be pre-established, pre-defined and also known to the employees. If an organization does not have pre-defined time span of promotion then the employee’s motivational level as well their morale would be low. To know the time span of promotion in co-operative banks in Himachal Pradesh, the data have been collected and shown in Table 1.10.

Table 1.10

Opinion of the Respondent Regarding the Time Span of Promotion

Respondents	Time					Total	\bar{X}	σ
	5 Years	5-10 Years	10-15 Years	15-20 years	20-25 years or above			
Male	94 (40.52)	126 (54.31)	8 (3.45)	2 (0.86)	2 (0.86)	232 (100.00)	4.328	0.668
Female	8 (28.57)	20 (71.43)	0 (0.00)	0 (0.00)	0 (0.00)	28 (100.00)	4.286	0.460
Total	102 (39.23)	146 (56.15)	8 (3.08)	2 (0.77)	2 (0.77)	260 (100.00)	4.323	0.648

χ^2 3.661

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.0)} = 6.25$

ii) Figures in parentheses represent percentage.



It is noted from the Table 1.10 that more than 50 per cent respondents out of the total i.e. 56.15 per cent respondents considered 5-10 years as an average period for promotion in cooperative banks. Respondents wise data shows that 40.52 per cent respondents of male and 28.57 percent of female feel that employee on an average got promotion within 5 years, while majority of respondents that is 54.31 per cent of male and 71.43 per cent of female considered 5-10 years as time span for promotion. However rest of the respondents from male employees may give preference to either 10-15 or 15-20 or 20-25 as time span for promotion.

The analysis shows that the mean score of respondent's views (4.323) is more than the standard average score, that is, 3 at 5 point scale. The variation in sample distribution from mean is noted as 0.648 mentioned above. These results revealed that the opinion of the respondents falls between two choices, that is, 5-10 years and up to 5 years, which signifies that the opinion of the respondents is concentrated more towards higher side of the mean i.e. either "5-10 years and up to 5 years" as the opinion of almost 95 per cent of respondents falls among these choices.

The obtained calculated value of chi-square i.e. 3.661 ($p > 0.01$) is lesser than the table value at 1 per cent level of significance. The null hypothesis is hence accepted, which confirmed that there exists no significant difference in the opinion of male and female respondents about time span of promotion.

5.2. ii.d. Satisfaction of Respondents with Promotion System

After analysing the different aspects of promotion, here an attempt has been made to analyse to satisfaction of respondents with the promotion system in co-operative banks. Any system can be called a good system only when the human beings working in that system are satisfied. Like that the promotion system can be good when the employees rate it as good and felt satisfied with it. Hence, to know whether the employees are satisfied with the promotion system of co-operative bank in Himachal Pradesh or not, the data have been collected from the selected respondents and analysed in Table 1.11

Table 1.11

Opinion of the Respondent Regarding the satisfaction level with Promotion

Respondent	Satisfaction				Total	\bar{X}	σ
	Yes to greater extent	Yes to a marginal extent	Not at all	No comment			
Male	85 (36.64)	112 (48.28)	18 (7.76)	17 (7.33)	232 (100.00)	3.142	0.848
Female	7 (25.00)	13 (46.43)	8 (28.57)	0 (0.00)	28 (100.00)	2.964	0.744
Total	92 (35.38)	125 (48.08)	26 (10.00)	17 (6.54)	260 (100.00)	3.123	0.838

$\chi^2 = 13.848$

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.0)} = 6.25$

ii) Figures in parentheses represent percentage.

Table 1.11 expressed that 35.38 per cent respondents out of total respondents were satisfied to “greater extent” with regard to promotion system in the bank, 48.08 per cent respondents of the sample, were found to be “moderately satisfied” while 10.00 per cent respondents were noticed to be “dissatisfied” and 6.54 responses remain undecided. On the basis of gender wise classification, 36.64 per cent respondents of male and 25.00 per cent of female were satisfied to “greater extent” with regard to promotion system in the bank while 48.28 per cent respondents of male and 46.43 per cent respondents of female in the sample, were found to be “moderately satisfied”. However 7.76 per cent of male and 28.57 per cent of female were “dissatisfied” and only 7.33 per cent were not given their opinion.

The analysis shows that the total mean score of respondent’s views (3.123) is more than the standard average score, that is, 2.5 at 4 point scale. The volatility in data from mean is noted through standard deviation that is 0.838 mentioned above. Above results revealed that the opinion of the respondents falls between two choices, that is, “yes to marginal extent and yes to greater extent”. As the opinion of the respondents is concentrated more towards upper side of the mean, hence it suggest that the majority of respondents are satisfied either “to a marginal extent or to greater extent”.

The calculated value of chi-square is 13.484 is more than the Table value at 1 per cent level of significance. The null hypothesis is rejected which inferred that there is significant difference in the opinion of male female respondents with regard to the extent of satisfaction towards promotion system of the bank.

5.3. Employees’ View with Regard to Training Programme and Their Satisfaction

Training is the act of improving ones knowledge and skill to improve his/her job performance. It bridges the gap between what the employee has and what the job demands. It enable employees to move from one job to another It is an important mechanism of human resource development which helps the employee to be more efficient and competent in their profession and harness the human potential and give expression to their creative urges. The perception and opinion of the respondents about the different aspects of training have been analysed as follows.

5.3. i. Opinion about the Provision of Training

First of all, it is important to know whether the co-operative banks in Himachal Pradesh have any mechanism of training or not. The data in this regard have been shown in Table 1.12

It is observed from the Table 1.12 that respondents comprising 87.5 per cent of male and 100 per cent of female were noticed that mechanism of training prevails in co-operative banks, while 12.5 per cent of male respondents felt that there is no training system exist in these organisations. Out of the total respondents 88.85 per cent employees reported their views in positive whereas 11.15 per cent employees endorsed their negative opinion. Above analysis reveal that majority of respondents felt that there is a provision of mechanism of training developed by the co-operative banks.

Table 1.12
Opinion of the Respondent about the Provision of Training

Respondent	Provision of Training		Total
	Yes	No	
Male	203 (87.5)	29 (12.5)	232 (100)
Female	28 (100)	0 (0.00)	28 (100)
Total	231 (88.85)	29 (11.15)	260 (100)

Source: Primary Probe.

Note: Figures in parentheses represent percentage.

5.3.ii Opinion about In-Service Training

In service training is necessary to acquaint them with the organization. In relation to banking sector in-service training is of utmost importance, as it deals with the money. To know whether in-service training have been provided to the employees or not, data have been collected and enumerated in Table 1.13

Table 1.13

Opinion of Respondents about In-Service Training

Respondent	In Service Training		Total
	Yes	No	
Male	194 (83.62)	38 (16.38)	232 (100)
Female	21 (75.00)	7 (25.00)	28 (100)
Total	215 (82.69)	45 (17.31)	260 (100)

Source: Primary Probe.

Note: Figures in parentheses represent percentage.

Respondents were asked questions with regard to the in service training system and the responses are exhibits in table 7.21. 83.62 per cent respondents of male and 75 per cent of female respondents expressed their opinion in positive, while 16.38 per cent respondents of male and 25 per cent respondents of female reported their opinion in negative with regard to the present in service training system of the banks.

Out of the total respondents 82.69 per cent were of the opinion that in service training system prevails in the co-operative banks, however 17.31 per cent respondents felt that there is no such system exist in these organisations. After analyzed the responses of employees in co-operative banks, as majority of employees recorded their views in positive may leading to the conclusion that in service training system exist in co-operative banks.

5.3.iii.Opinion about Nature of Training: is an activity designed to improve the performance of employee and to provide for a planned growth of employee to meet future organisational requirement. Nature and types of training may vary from organisation to organisation and designed as per the need and requirement of the organisation.

Table1.14Opinion of Respondent Regarding Nature of Training

	Nature of Training					Total
	Technical	Financial Accounting	Induction	Leadership	All	
Male	30 (12.93)	109 (46.98)	2 (0.87)	69 (29.74)	22 (9.48)	232 (100)
Female	4 (14.29)	17 (60.71)	0 (0.00)	5 (17.86)	2 (7.14)	28 (100)
	34 (13.08)	126 (48.46)	2 (0.77)	74 (28.46)	24 (9.23)	260 (100)

Source: Primary Probe.

Note: Figures in parentheses represent percentage.

Opinion of employees of cooperative banks has been obtained to know the types of training programmes imparted by these organisations and enumerated in Table 1.14.

Table 1.14 revealed employees’ views about nature of Training imparted in co-operative banks. It is observed that 12.93 per cent respondents of male and 14.29 per cent female respondents felt that bank provided them training on technical aspect and 46.98 per cent respondents of male and 60.71 percent respondents of female expressed their opinion in favour of financial accounting while only 0.87 per cent of male opined on induction programme and 29.74 per cent male respondents and 17.86 per cent female respondents expressed their views on leadership aspect of training. However 9.48 per cent of male respondents and 7.14 per cent of female respondents felt that bank provided them all types of training. After analysing the responses of respondents it may reveal that out of total respondent’s majority of respondents i.e. 48.46 per cent given preference to financial accounting aspect.

5.3.iv.Sufficiency of Training

After evaluating the various aspects of trainings, the question arises whether fresher as well as existing employees in co-operative banks were satisfied with the training system or not. To know the sufficiency of training the relevant data has been collected and tabulated in Table 1.15 below.

Table1.15

Opinion of the Respondent Regarding the Sufficiency of Training

	Sufficient	Not Sufficient	No Comment	Total	\bar{X}	σ
Male	123 (53.02)	85 (36.64)	24 (10.34)	232 (100.00)	2.427	0.673
Female	17 (60.71)	4 (14.29)	7 (25.00)	28 (100.00)	2.357	0.870
Total	140 (53.85)	89 (34.23)	31 (11.92)	260 (100.00)	2.419	0.696

Source: Primary Probe.

Note: i) Table value of $\chi^2_{(0.05)} = 6.25$

ii) Figures in parentheses represent percentage.

Respondents were asked question regarding the sufficiency of training being imparted by bank and their responses are reported in Table 7.23. 53.02 per cent respondents of male and 60.71 per cent respondents of female were opined that the training provided by the banks is sufficient. While 36.64 per cent of male respondents and 14.29 per cent of female respondent felt that training provided by the co-operative banks is not sufficient, meaning there by they are not satisfied with training mechanism. However 10.34 per cent male respondents and 25 per cent respondents of female did not express their views.

Out of the total respondents majority of respondents i.e. 53.85 per cent are satisfied, whereas 34.23 per cent respondents are not satisfied. However 11.92 percent respondents from total did not opined.

Mean score of the respondent’s views is 2.419 which is more than the average score that is 2 at 3 point scale. It means no doubt majority of the respondent’s views lies between ‘sufficient and ‘not sufficient’ but shift is seen towards higher side i.e. “sufficient”. This conclude that majority of the respondents felt that volume of training mechanism is sufficient. The calculated value of σ is 0.696 indicates the average variation in data from mean.

The calculated value of χ^2 is noted at 8.422 ($p < 0.05$) which is found greater than the Table value (5.99) at 5 per cent level of significance. The null hypothesis is hence rejected and it inferred that there is significant difference in the opinion of male and female respondents regarding their views about sufficiency of training provided.

5.3.iv. Employees’ View with Regard to skill enhancement Technique

This involves orientation or refresher programmes that help to change the employee’s attitude favourable toward the achievement of organisational goals. Through these programmes, employee’s attitudes are moulded and inculcate the spirit of better cooperation and greater

loyalty among the employees. Orientation programmes are organised by various organisations from regular or irregular intervals to improve employees’ ability, knowledge and skills and prevents employee’s obsolescence. This makes employee growth oriented. Refresher courses will provide opportunities for existing employees to exchange experience with their peers and mutually learning from each other’s. This will also provide a forum for serving employees to keep abreast of the latest advancements and changes took place in their thrust areas. Hence an effort has been made whether these programmes being organised by cooperative banks or not and data have been presented in Table 1.16.

Table1.16
Opinion of the Respondents about skill enhancement Training programmes

Skill Enhancement	Respondents	Yes	No	Total
Orientation	Male	188 (81.04)	44 (18.96)	232 (100)
	Female	26 (92.86)	2 (7.14)	28 (100)
	Total	214 (82.31)	46 (17.69)	260 (100)
Refresher	Male	144 (62.07)	88 (37.93)	232 (100)
	Female	14 (50.00)	14 (50.00)	28 (100)
	Total	158 (60.77)	102 (39.23)	260 (100)
Average responses	Male	166 (71.55)	66 (28.45)	232 (100.00)
	Female	20 (55.56)	16 (44.44)	36 (100.00)
	Grand total	186 (69.40)	82 (30.60)	268 (100.00)

Source: Primary Probe.

Note: Figures in parentheses represent percentage.

It is shown in the above Table that 81.04 per cent respondents of male and 92.86 per cent female respondents have reported that orientation programmes being conducted by the cooperative banks to enhance the skills and knowledge of employees, while 18.86 per cent male respondents



and 7.14 per cent female employees of these banks have recorded their views in negative. Out of the total, there were 82.31 per cent employees, which give the positive response and rest gives negative response to availability of orientation programmes to enhance employee knowledge and skills. Above analysis reveal that majority of respondents felt that orientation programmes are organised by the cooperative

It is shown in the above table that 62.07 per cent respondents of male and 50 per cent female respondents have reported that refresher courses being conducted by the cooperative banks, whereas, 37.93 per cent male respondents and 50 per cent female employees of these banks have recorded their views in negative.

Out of the total, there were 60.77 per cent employees, which give the positive response and 39.23 per cent gives negative response. Above analysis reveal that majority of respondents felt that refresher courses are organised by the cooperative banks to update the skills and knowledge of employees to cope up with changes and competition taking place in banking sector,

5.4 Employees View with regard to overall satisfaction with HRD practices as an Employee of Co-operative Banks

After evaluating the various aspects of HRD practices in co-operatives banks, like recruitment, training mechanism, promotion, behaviour of top management, by co-operative banks to their employees. Now it becomes imperative to assess the overall satisfaction of employees with HRD policies prevalent in co-operative banks and satisfaction as an employee of the banks. Hence the responses has been compiled from sample respondents and tabulated in Table 1.17 and 1.18

Table revealed employees' overall satisfaction on HRD practices. It was observed that 13.36 per cent respondents from male and 7.14 per cent respondents of female expressed their highly satisfaction and 42.24 per cent male respondents and 78.57 per cent female respondents expressed their marginal satisfaction with HRD practices, while 40.09 per cent respondents of male and 14.29 per cent respondents are found satisfied. Whereas 0.86 per cent respondents of male are found dissatisfied and 3.45 per cent respondents are found highly dissatisfied with prevailing HRD practices.

Table 1.17

Opinion of Respondents Regarding the Overall Satisfaction Level with HRD Practices

Respondent	Satisfaction					Total	\bar{X}	σ
	Highly satisfied	Moderately satisfied	Satisfied	Dissatisfied	Highly dissatisfied			
Male	31 (13.36)	98 (42.24)	93 (40.09)	2 (0.86)	8 (3.45)	232 (100.00)	3.612	0.856
Female	2 (7.14)	22 (78.57)	4 (14.29)	0 (0.00)	0 (0.00)	28 (100.00)	3.929	0.466
Total	33 (12.69)	120 (46.15)	97 (37.31)	2 (0.77)	8 (3.08)	260 (100.00)	3.646	0.828

$\chi^2 = 13.571$

Source: Primary Probe.

Note: i) For χ^2 test $df=4$ $p < 0.05$; Table value = 9.49

ii) Figures in parentheses represent percentage.

Out of the total respondents 12.69 per cent are highly satisfied and 46.15 per cent are moderately satisfied, whereas 37.31 per cent respondents felt satisfied. However 0.77 percent respondents from total are dissatisfied and 3.08 per cent of respondents are reported highly dissatisfy

While analysing the statistical data, it reveals that the mean scores of the distribution i.e. 3.646, 3.929 and 3.612 are found higher than the standard average score of 3 at 5 point scale which indicates that opinion of the respondents on the above aspect scattered towards higher side and fall between two choices i.e. “satisfied to marginal extent and satisfied” It signifies that majority of respondents were satisfied with overall HRD practices of the co-operative banks.

While applying χ^2 to Table 1.17, it is noticed that obtained calculated value of chi-square is 13.571 which is higher than the Table value at 5 per cent level of significance. The null hypothesis is hence rejected leading to the conclusion that the opinion of male and female employees is not one and same with regard to HRD practices.

The opinion of the respondents regarding their overall satisfaction level as an employee of the bank has been presented in Table 1.18

Table 1.18

Opinion of Respondent Regarding the Overall Satisfaction as an Employee

Respondent	Satisfaction					Total	\bar{X}	σ
	Highly satisfied	Moderately satisfied	Satisfied	Dissatisfied	Highly dissatisfied			
Male	36 (15.52)	113 (48.71)	77 (33.19)	4 (1.72)	2 (0.86)	232 (100)	3.73	0.762
Female	0 (0.00)	27 (96.43)	1 (3.57)	0 (0.00)	0 (0.00)	28 (100.)	3.94	0.189
Total	36 (13.84)	140 (53.85)	78 (30.0)	4 (1.54)	2 (0.77)	260 (100.)	3.75	0.724
$\chi^2 = 22.942$								

Source: Primary Probe.

Note: i) For χ^2 test $df=4$ $p < 0.05$; Table value = 9.49

ii) Figures in parentheses represent percentage.

Table 1.18 depicts that 15.52 per cent respondents from male expressed that they are Highly Satisfied. There were 48.71 per cent male respondents and 96.43 per cent female respondents who are marginally satisfied as employees of the bank while 33.19 percent male respondents and 3.57 per cent female respondents are found satisfied. However 1.72 per cent respondents of male are found dissatisfied and 0.86 per cent respondents are found highly dissatisfied for being an employee of co-operative banks. Out of the total respondents 13.84 per cent are highly satisfied and 53.85 per cent are moderately satisfied, whereas 30 per cent respondents felt satisfied. However 1.54 percent respondents from total are dissatisfied and 0.77 per cent of respondents are found highly dissatisfied.

The statistical data reveals that the calculated value of standard deviation is 0.724 shows the extent of variation in sample data from mean and the calculated mean scores of the distribution i.e. 3.75, 3.94 and 3.73 respectively are higher than the standard average mean score of 3 at 5 point scale, pinpoints that the opinion of maximum respondents scattered towards higher side and fall between two choices i.e. “satisfied to marginal extent and satisfied” It signifies that majority of respondents are satisfied as an employee of the co-operative banks.

The calculated value of $\chi^2(22.942)$ is greater than the Table value (9.49) at 5 per cent level of significance. The null hypothesis is hence rejected and it inferred that there is significant difference in the opinion of male and female employees regarding their satisfaction as an employee of co-operative banks. **Sum up**

The above analysis reveals that respondents for the present study include both male and female. The analyses of respondents' opinion about the HRD practices of cooperative banks reveals that though the behaviour of the management of selected co-operative banks in Himachal Pradesh was co-operative, yet in majority of employees did not get any opportunity of participation in decision making process of the banks. Employees' work was appreciated and recognized in the banks. It can be concluded that majority of employees were found satisfied either to greater extent or to a marginal extent. The satisfaction level of the employees with regard to the direct recruitment was found high and in case of promotion the satisfaction level was found marginal. The provision of training was found there in cooperative banks in Himachal Pradesh, but the sufficiency of training was not that much good, as only 53.85 per cent of respondents opined it as sufficient. From the above analysis we can conclude that HRD practices play a vital role in an organisation because it is significantly correlated with employee's performance. Hence, in overall it can be inferred that majority of employees were moderately satisfied with HRD policies of the Cooperative Banks in Himachal Pradesh. For the success and sustainable development of cooperative banks in Himachal Pradesh, it is imperative that human resource management needs to be fully embedded with the strategy of the professional banking organisations

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INDICES USED

SD- Standard Deviation

χ^2 - Chi Square

df- Degree of freedom