CHAPTER III
CHAPTER 3

REVIEW OF LITERATURE

Human Resource Development is a process by which the employees of an organisation are helped in a continuous and planned way. It is the total aggregate quantitative and qualitative human efforts of people in a society. Development of a person to the maximum potential and conservation of talent is the gist of Human Resource Development. During the past, a number of Committees have been constituted and they have strongly recommended HRD as an essential pre-requisite for the overall development of the organisation. In the following paras, findings and observations of different commissions, committees and researchers have been studied in depth and an attempt is made to evaluate the significance of these studies.

The Maclagon Committee (1915) stressed the need for cooperative training for the overall development of cooperative institutions. The Royal Commission on Agriculture in India (1928), studied the working of cooperative movement as a whole and opined that poor standard of internal efficiency, ineffective and inadequate supervision and illiteracy among the members are the
important causes responsible for the failure of cooperative movement in India. The Committee further suggested various measures for the rapid growth and development of cooperative movement. Gorwala Committee (1954)\(^1\) categorically highlighted that training is must for the development of cooperative sector. Human Resource Development is a significant source for developing sound infrastructure of professional management in cooperative sector. One of the "International Cooperative Alliance" Seminars on cooperative leadership held in New Delhi (1960)\(^1\) rightly stated that cooperative education and training should be organised in appropriate forms at all levels in every branch of movement activity.

A study conducted on the training programme for Junior Cooperative personnel and member educated by Programme Evaluation Organisation, Planning Commission, Government of India (1968) and examined the existing network of Junior Cooperative Training Institutes and evaluated their impact on Cooperative Sector throughout the country.\(^5\)

Taimni (1972)\(^6\) suggested that to make cooperative movement successful in carrying out its assigned role, workers participation in decision-making at all levels of the organisation is essentially needed. For this, it is essential that workers must be educated their working
conditions should be improved, their unions must be recognised and a climate of healthy industrial relation should be restored. This is possible when cooperative leadership equips itself to meet the developing challenges.

Samuddin (1973) commented that professionalisation of cooperative management has been ignored since long. He opined that steps should be initiated to streamline the introduction of professionalisation of management in cooperative sector. He suggested that a cadre of professional managers should be established by giving cooperative training. These managers should work under the direction of managing committee and should be granted freedom to take management decision. He also suggested that while making recruitment, the due consideration be given to professional managers. Apart from this, code of conduct should be prepared for professional managers and without violating the principles. They should be granted autonomy by the higher authorities in certain matters.

Bhushan (1978) also emphasised the need for the development of Personnel Management in Cooperative Sector. He suggested some effective steps for the proper management of personnel in cooperative institutions (i) Need to retain experienced employees both in small and large scale cooperative units, (ii) Need for development of
professional management in cooperative, (iii) Growth and expansion of business in large cooperative organisations, (iv) Need for adopting modern technology calling for newer skills, (v) Need to ensure viability of cooperative institution by keeping the manpower cost to minimum and (vi) Need to fill up positions in the cooperative institutions calling for business and administrative expertise.

Kulandaiswamy (1974) pinpointed that cooperative management suffers from various managerial problems such as lack of coordination between Board members and executives, absence of professionals, non-existence of proper decision, state interference and unhealthy industrial relations. All these problems are affecting the growth and progress of cooperative movement. He further admitted that the principles of scientific management are not being made applicable to the management of cooperative institution, causing the steady progress of cooperative movement in India. He further added that the cooperative institutions are different from other organisations and thus required different treatment. The concept of professional management be also made applicable for the collective functioning of cooperative institutions.

Iqbal (1975) admitted that cooperative movement is beneficial and engaged in the task of building new
India. However, due to over dues, mismanagement and lack of requisite skills to manage, the movement has failed in restructuring and revitalising the Indian Economy. The study pointed out that despite a number of defects, there is no substitute for cooperative movement. Therefore, the Planners and Policy makers should give due consideration for this vital sector of economy.

Neb (1975) advocated that cooperative management is influenced by its members. The members could help their cooperative societies by way of initiating new business promotion schemes. The members should provide valuable suggestions whenever needed by the cooperatives.

Mishra (1976) pointed out that being business organisations, the recruitment of persons in cooperative organisations assume special importance because apart from being competent in their specific jobs, they must also be well-versed in human dealing and public relations.

Rangnekar (1977) observed that cooperative banks are playing an important role in the banking industry. The study enforced that cooperative Banks are at the crossroads. They may continue to function in a feudal management style depending on parental control and cast loyalty. However, this will lead them into a situation where their image will be tarnished by charges of nepotism and corruption. The alternative is to adopt professional
management to make the elected board of directors as well as the bank officials function as trustees of all the shareholders with expanding horizons of activities.

Sharma (1977) highlighted that the concept of professionalisation of cooperative management became imperative due to expansion and diversifications of activities not only in India but other parts of the world too. The professionalisation in cooperatives are expected to contributed their best to improve the serviceability of the organisation within overall democratic structure of cooperative movement.

Reddy (1977) found in his study that there is a need of scientific and professional management in cooperative sector.

Kamat (1978) emphasised the need for adoption of modern personnel administration and management practices in cooperatives. He further advocated that careful situation of managerial personnel would give much better result.

Kutumba Rao (1978) considered cooperatives as a third rate organisation in the market. Employees are not enthusiastic because of poor prospects, poor working and other working facilities.

Dinesh (1978) pinpointed that there are certain serious drawbacks in the employer-employees relationship, viz, the entire process of recruitment, coordination,
control, personnel and manpower planning, induction and training, performance appraisal and promotion policies etc. in the cooperative and small industry sectors in general and cooperative industries in particular.

Paul (1978) in his study on management and manpower development in cooperative sector stressed the need for proper cooperative structure. The study reveals that cooperatives have entered into marketing industry and banking sector in a big way, so that the use of professional management has become unavoidable. The federal structure of cooperatives, has further enhanced the scope of adopting it as a career for developing personal qualities and managerial abilities. The study suggests that cooperative institution with a professionalised management structure and true orientation to manpower development need not to be at disadvantageous position when competing in the market for people. This is possible when these institutions are properly manned and provide adequate opportunities for training and development of people, working in these organisations. This motivates the right kind of people to work in these organisations. Therefore, the emphasis should be given to attract the competent and professional for manning these organisations.

Dharia (1978) suggested that for building up a sound foundation for our national democracy, it is
necessary to involve people in the task of social reconstruction and promotion of cooperative and community efforts. He is of the view that cooperative movement can play a vital role for improving productivity and providing employment to weaker sections and thus, become a major instrument of national policy. This many be possible when cooperative management becomes professionalised one and helps in rural transformation and stresses the need for career planning. He further stated that management of human resources occupies the central position for the sector. Human Resource Development is linked to the exercise in manpower planning at the national, state and primary level. He further added that even the cooperative business federation at the national, state and primary level have ignored the importance of manpower planning. It is not being carried out in an effective manner. The need of the hour is to assess manpower planning for each sector separately, and establish proper manpower planning cells in the cooperative institutions at various levels, for managing these institutions effectively and efficiently.

H. Eldin (1979) stressed the importance of training in the following words. If we have occasion to start out cooperative movement afresh and if we are given the choice between two possibilities - that of starting without capital but with
enlightened membership and staff and, on the contrary, that of starting with a large amount of capital and ill formed members or experience would incline us to choose the first course.

Krishnaswami (1979) observed that sound personnel management practices in cooperative enterprise are the basic need for the strategy of ushering in the management revolution in cooperative sector.

Kamat (1979) stressed that manpower planning is an essential tool available for managers to tackle problems in any sector of economic activity in which an organisation is engaged.

Goel (1979) conducted a study on the administration of cooperative personnel and analyzed the problems of personnel policy, personnel agency, issues and problems of recruitment from all angles. It portrays the need of training, sound salary structure, monetary and non-monetary incentives.

Dinesh (1979) pointed out in his study that in the present context manpower planning and training could be taken as a key function of personnel management in respect of cooperative enterprise mainly because there is not much scope of inducing new talent from outside.

Shaikh (1980) suggested that recruitment of appropriate persons to suit the job requirements is the key
to success of any organisation whether it is public sector undertaking or cooperative banks. He further opined that in coming days, urban banks will have to depend upon better serviceability. This requires competent and trained personnel in large number. The conservative and informal method of employing people must be replaced by a more continuous business-like approach. This is what is required for cooperative institutions too.

Kulkarni (1981)²⁷ opined that adequate number of well qualified and professionally trained staff is an essential requirement for the efficient functioning of a cooperative enterprise.

Ratnod (1981)²³ studied the management of DCCBs in Gujrat State in terms of management of funds, mobilisation of resources and purpose-wise financing of various sections of cooperative activities. They further emphasised the need of training to develop cooperative institutions.

Joshi (1981)²⁵ advocated that universities and colleges should create an environment for providing cooperative leadership and development programmes. Our universities should provide education in cooperation sincerely. Universities education is the base on which future leadership depends. The cooperative sector should look forward to universities for leadership development.

Satpute (1981)³³ found in his study that one of
the major areas of conflict between the non-official management and the professional management is the recruitment and appointment of the employees and the execution of control over them.

Jain (1982) stressed that democratic management is the cardinal principle of cooperation, so the leaders must be fully acquainted with the fundamentals of democratic management. Knowledge of Acts, Rules and By-laws of the cooperatives is equally necessary so that they do not overstep their authority and get into trouble.

Padmanabhan (1982) pinpointed that infiltration of politics, in the administration management of cooperatives and mismanagement are some of the problems affecting the growth and development of cooperatives.

Rao (1982) conducted the study on the management of control Cooperative Banks, a case study of Krishna District and evaluated the performance of managements of both the banks of Krishna District and found that the elected management is able to keep the bank in a better position in comparison to nominated management.

Rao (1982) stressed that the recruitment policy of many of the cooperatives coupled with lack of growth potentials will continue to be the main inhibiting factor to attract competent, skilled managerial personnel to manage these organisations.
Mehta (1984)\textsuperscript{35} has expressed his views towards human resource development for rural development. He expressed that several types of measures are undertaken by national and international agencies to improve the condition of rural poor. In such context, a critical analysis of rural development policies and programmes of a vast country like India need to be attempted. He further emphasized that Government should develop more industries in backward rural area to create new job opportunities in these areas.

Srivastava (1985)\textsuperscript{36} conducted a study covering 100 employees of Hindustan Aeronautic Limited (Kanpur Division) to examine the effect of various internal and external factors on the employees levels of job satisfaction. These employees were administered job satisfaction scale.

Singh (1985)\textsuperscript{37} suggested that for the progress of cooperatives as well as economic development, training and education for weaker section of society is essential. The education programme should be effective and useful. However, the existing system of education is too general and does not meet the special requirements of weaker sections. So far as the cooperative training programmes for employees are concerned, various sectors which mostly serve the weaker section can be identified. Economic development is effected by cooperative development
positively. Therefore, it is necessary that weaker section should be imparted training and education for their socio- economic development.

Jyoti (1986) conducted a study on personnel management practices and industrial relations in selected cooperative enterprise in Visakhapatnam District in order to accomplish the following objectives:

(a) To review personnel policies and practices in the selected cooperative sector units.

(b) To study the socio-economic background and attitudes of the employees towards their work, management and organisation.

(c) To analyze the union-management relationship in the selected units and

(d) To suggest a framework for the effective utilisation of human resources and creation of desirable work environment.

Jyoti advocated that there should be full-fledged department called Human Resources Development to look after the training and development of personnel.

Narayan (1987) suggested a conceptual model through team building for the development of human resources in any organisation.

Basu (1987) highlighted a philosophical dimension of human resource management. He further
advocated that when the members in the organisation are motivated toward personnel development with the help of injecting spiritualism and ethics in their mind, this will enable an atmosphere for developing the skills needed for the purpose.

Shukla (1987)\textsuperscript{41} stressed the need of changing strategy because the human resource development has the greatest importance in the era of 21st century. He further revealed that employer-employees should work together to attain the required goal.

Matin (1987)\textsuperscript{42} highlighted that proper motivation is essential to promote human resource. An overall improvement in the work environment has been suggested to promote efficient human resources.

Saxena (1987)\textsuperscript{43} pinpointed that the development of people is more important than other economic functions. Since we cannot build a high quality economy in terms of which machines can never replace human beings, human beings are needed at any stage of automation. With technology development, the existing equipment and machines are becoming obsolete. With new technology a new workforce equipped with new knowledge and techniques are required.

Sapru (1987)\textsuperscript{44} examined the role of banking institutions in the public sector and found that personnel management within it can be revamped for the improvement of
its performance. It examined the organisational set up, recruitment, in-service training, discipline and service condition and industrial relations in the banking industry, with particular reference to the Chandigarh Zonal Office of the Central Bank of India. It also observed that the quality of customer service in the selected Bank is also studied. The study was based on the analysis of both primary and secondary data. The primary data were collected through personal interviews, discussion, field survey and interview schedule. Structured questionnaire was administered to 60 officers and 50 clerical staff of the Central Bank of India (Chandigarh). The main source of secondary data were the rules and regulations, annual reports of the Banks and books on personnel management.

Chandra (1988) argued that an efficient and satisfied work force is the most significant factor in the organisation. He stressed upon implementation of an effective human resource management policy, which becomes necessary for improving employee motivation and organisational effectiveness. Such a policy should be evolved through a participatory process.

Sinha (1988) examined the factors which influence the job satisfaction. The study was undertaken to analyse the relationship between various socio-psychological factors and job satisfaction of the bank
employees. It is a comparative study of private and public sector banks and examined four clusters of variables in relation to job satisfaction of bank employees, organisational variables, individual background, social environment of employees and workers perception of and expectation from the job in terms of designed and attained job characteristics. On the basis of size determined by the number of employees working in the bank, the study has been categorised into three size groups: Large, Medium and Small. Banks employing more than 100 employees belong to the first category, those employing between 50-100 employees to the second category and less than 50 employees to third category. Altogether 350 employees including 80 officers, 190 clerical staff and 80 subordinate staff were contacted to collect data with the help of questionnaire.

Puranik (1988) presented an outline of Human Resources Development in his study and puts emphasis on creativity, attitudes, communication, interpersonal relations, team building, leadership and motivation which are found essential for Human Resource Development in rural and development organisations.

Rao (1988) highlighted the role to be played by Chief Executives for the success of Human Resource Development. These include: Having a corporate philosophy on human resources; developing a Human Resource Development
oriented leadership style to create a healthy climate; examining Human Resource Development needs of the company and getting an action plan prepared; equipping the human Resource Development departments with competent people; getting the appraisal system examined and initiating OD exercises; having a training policy and allocating separate Budget. Rao emphasised training, developing Human Resource Development climate and keep getting it measures, encouraging human Resource Development managers to share their experience and develop professionally, and not looking for short term results but developing sensitivity to incremental changes in Human Competencies.

Vadivelu (1989) attempted to study the personnel management policies and practices in central cooperative Banks in Tamil Nadu. The objectives of the study were: to examine the existing personnel policies followed by the Central Cooperative Banks and to assess their adequacy or otherwise in relation to the objectives set forth and job prescribed and actual performance, to examine their personnel administration policies and to suggest ways for a more rationalised approach toward personnel organisation and management of the Central Cooperative Banks. The researcher adopted both descriptive and exploratory methods. Three district central cooperative Banks each representing A, B, C, audit classification were selected
for the study, primary data were collected from banks.

Trivedi (1989) conducted his study on Human Resource Development in cooperative and found that cooperation is the gold link between capitalism and socialism. He suggested that a planning committee was set up which emphasised on cooperative education and training. But the committee had opposed the HRD principles as manpower planning was one of them. He stressed that Human Resource Development activities improve the managerial effectiveness. He also pointed out that statutory support to Human Resource Development in cooperatives is inefficient. He further suggested the following mechanism to make Human Resource Development more effective in cooperatives; (i) Personnel policy and manpower planning, (ii) Rational recruitment policy, (iii) Inducting programmes (iv) Job placement and job training, (v) Career development, (vi) Performance appraisal and audit, (vii) Redressal and grievances, (viii) Workmen participation, (ix) Manpower planning.

Trivedi pinpointed that statutory support to Human Resource Development in cooperative is inefficient and recommended that Human Resource Development in cooperative must be strengthened.

Ramaseshu (1989) revealed that the major reason of failure of cooperatives is due to the lack of good
leadership. For sound progress and stable prosperity it is necessary that peoples must be honest, sincere and able to conduct business efficiently. The study further highlights that a god leader is one who not only has a thorough knowledge of cooperative method, but also experience and capacity to run business. He also stressed that there is a need of better personnel management policies.

Wali (1990) suggested that cooperative training is necessary for cooperative development. He further pointed out that many important target groups which feels the necessity of training remained untrained. He also suggested that present infrastructure facility of training are inadequate.

Sapru (1990) studied Human Resource Development in civil services and stressed that there is a need to develop individual for emotional and personnel development, for their effectiveness and efficiency job description and control through rewards and punishment.

Srinivas (1990) conducted a micro-level study to examine the selected weak Central Cooperative Banks in Andhra Pradesh. The main objectives of his study were to examine the problems involved in the organisation structure and to evaluate the performance of managements of the bank in relations to its objectives and goals. The study confined to 13 years period from 1968-69 to 1980-81, and
management of Central Cooperative Bank.

Raman (1991) suggested to introduce and strengthen integrated Human Resource Development systems including performance appraisal, counseling, career planning, training and organization and development (OD) initiated, integrated and strengthened. The process of implementing a development oriented system described in this case has many learning points for large organizations.

Srivastava (1991) in his study, explored that comprehensive picture of Human Resource Development and further explained how the various sub systems of Human Resource Development have been introduced and strengthened.

Rana (1991) advocated that member education is needed for securing efficient cooperation in cooperatives and for their effective development.

Dharmvir (1991) suggested that there is an urgent need to tackle the problem coming in the way of cooperative human resource management and development at different levels.

Subba Rao (1993) advocated that there should be sound employee-employer relations in the industrial estate. But, in view of changing socio-economic scenario in the country, it is suggested that the employers must adopt more positive approach towards personnel functioning, wages, salaries, bonus, redressal of grievances etc., to maintain
harmonious relations for higher productivity.

Jugale (1993) found that the District Cooperative Bank's education and training programmes are broad based and are in varied nature. It provides all kinds of educational and training programmes for various facets of the cooperative movement. Therefore, the viability of D.C.Bs. should increase covering all aspects and activities of human life. Given a proper education to both members and employees of cooperatives, an enterprise can work properly in a competent manner appreciating member's interests on the basis of democratic control. Still there is need that cooperation should play a greater role in various forms of other sectors for bringing integrated and social common wealth of ruralites. Specially the growth of village economy has more favourable atmosphere for planning and implementing the welfare schemes through cooperative movement. For which social awakening and proper education to member cooperators and employees of the cooperative enterprises is essential. The importance of education in cooperation is an influencing factor for developing the cooperative movement in India.

Chandra (1993) found that in the developing countries the people have become more aware. Literacy drives have been conducted to make them more capable to appreciate their duties towards society and assert their
rights as well. In the last about 4 to 5 decades the situation has greatly changed. However the need of good leaders to lead is there and will continue to be there. Now it is the responsibility of the members of cooperatives to identify potential leaders and provide them the opportunity to develop into effective, committed and true leaders.

Khandelwal (1994) pinpointed that due to the changing scenario of the Banking system in the country, there is an urgent need for redefining and remodelling the strategies associated with human resource development.

Arthur Lewis (1994) an economist, considers human resources as one of the most important tool of economic development. With adequate attention towards the development of human resources and appropriate selection of technologies, a country like India can have distinctive edge over the other developing nations.

Verma and Garge (1994) commented that crucial areas of HRD programme in cooperative viz. manpower planning and selection, employees training and development, leadership development, and member education are neglected in cooperatives. They further stressed that human resource development is a dire necessity for cooperatives, and it should be adopted at the earliest without farther delay and should cover all the facets of the system so that sector
could grow in future.

Verma and Pathania (1994) advocated that in cooperative institution training is considered as a major instrument of HRD but other significant system such as performance appraisal, promotion, manpower planning and selection, adequate welfare facilities, has not given due weightage. They further stressed that professionalisation of management in cooperatives is the greatest need of today.

Bose and Sinha (1994) emphasise the need for effective implementation of HRD in cooperatives. They further stressed that in addition to providing philosophical and ideological orientation; efforts should be made to improve their skill and knowledge through training and retraining in the light of changing environment.

Reddy and Balaji (1994) pointed out in their study that professionalisation of personal policies is essential for successful introduction of HRD practices. They further stressed that there is a need to improve performance and results-oriented work culture in cooperatives.

A group of studies undertaken by Maclagon Committee (1915), Gorwala Committee (1954), Dinesh (1978), Eldin (1979), Rathod (1981), Singh (1982), Trivedi (1989),
Wali (1990), Juggal (1993), Bose and Sinha (1994) reveal that training is essential for the development of cooperatives. They further infer that emphasis should be given to impart cooperative training and education. Goel (1979) and Joshi (1981) also portray the need of training and suggest that universities and college should be associated for the extension of cooperative education and training.


Dinesh (1978), Trivedi (1989), Srivastava (1991), Raman (1991) in their studies have studied the performance appraisal system. They further highlight that the performance appraisal system boosts the morale of the employees. Basu (1987), Rao, (1988), Raman (1991) has studied the organisation development aspect which is one of the significant subsystems of HRD.

Another group of studies undertaken by Taimni (1972), Kulandaiswami (1974), Dinesh (1978), Padamanabhan (1982), Jyoti (1986), Shukla (1987), Trivedi (1989) have pointed out some of the serious drawbacks in the employee-employer relations and suggest that cordial human relations
must by established for the development of the institution.

A set of studies conducted by Samiudddin (1973), Misra (1976), Dinesh (1978), Goel (1979), Krishnaswami (1979), Shaikh (1980), Padamanabham (1982), Rao (1982), Jyoti (1986), Chandra (1988) and Verma and Pathania (1994) pinpoint that in order to ensure effective and efficient personnel, the sound recruitment policy should be framed and preference should be given to professionally trained and deserving personnel.

The studies conducted by Trivedi (1989) finds that redressal of grievances should be given due consideration in order to maintain healthy industrial relations whereas Anand Kumar (1988) examines the aspect of job satisfaction.

Jyoti (1986), Matin (1987), and Trivedi (1989) have studied the motivational aspect where as Sapru (1990) is of the opinion that the efficiency and individual development can be enhanced by introducing the reward and punishment system.

cooperative sector and also suggest to adopt modern personnel administration practices in cooperative sector.

Basu (1987), Rao (1988) and Raman (1991) have highlighted the role to be played by Chief Executives for the organisational development and further suggest that members in the organisation should be motivated towards organisational development efforts and similar view has been expressed by Bhushan (1973) and Trivedi (1989).

Dharia (1978), Dinesh (1978), Paul (1978), Kamat (1979), Rao (1982), Verma and Garg (1994) reveal in their studies that manpower planning plays a significant role in the development of the organisation. They further observed that the manpower planning aspect is not given due weightage in cooperative sector.

The studies conducted by Taimni (1972), Neb (1975), Trivedi (1989) highlight the fact that in order to boost the morale of the employees and to establish the healthy industrial relations, the workers should be associated in the process of decision making.


Bhushan (1973) Dinesh (1978) have suggested the
effective promotion policy for the cooperative sector, where as Goel (1979) and Basu (1987), emphasise the need for rewards and incentives to motivate the employees.

From the analysis of above mentioned studies, we find that they have focussed their attempt on the following:

1. Identification of training needs for the development of cooperative institutions.
2. Professionalisation of management in cooperative sector.
3. Significance of organisation development in the development of human resources.
4. Drawbacks in the employee-employer relation.
5. Importance of human relations in the development of an institution.
6. The role and significance of sound and effective recruitment policy.
7. Exploration of the causes of grievances among employees and their proper redressal.
8. Monetary and non-monetary incentives for the development of human resources.
9. Adoption of modern personnel administration policies for the development of cooperative sector.
10. Significance of proper manpower planning system.
11. Workers participation in management.
12. Proper and effective personnel and promotion policies for the development of human resource.

Through the existing literature covers certain significant facets of HRD sub-system in details yet there remain certain unanswered questions such as.

1. Does the HRD mechanism develop the human resources?
2. Is there any significant relationship between HRD sub-system and demographic variables?
3. Does employees attitude towards the management of cooperative banks differ on different variables and in any way affect HRD?
4. Is there any correlation among the HRD mechanism?
5. Is there any particular sub-system of HRD which is all the most important?
6. Does the welfare facilities develop the human resources?
7. Does the training help in the development of human resources?
8. Does the sound and scientific promotion and transfer policy develop the human resource?
9. Does the proper manpower planning and redressal of grievance develop the human resource?
10. Does the sound salary structure boost the morale of the employees?
11. Does the effective system of performance appraisal and
career planning contribute in the development of human resource.

Thus the present study has been undertaken to investigate into some of the above mentioned questions and attempt to fill up the gaps in literature.
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