CHAPTER VIII
SUMMARY OF THE FINDINGS, RECOMMENDATIONS AND IDENTIFICATION OF AREAS FOR FUTURE RESEARCH

8-1 Summary

This chapter presents a synoptic view of the findings, recommendations and areas for further research.

1. With the 20th century about to close humanity finds itself at the threshold of a great adventure, which is not related to the conquest of space and time. The concept of HRD is very old and it has been becoming more and more important in mid-seventies. Human Resources are energies, skills, talent and knowledge of people which potentially can and should be applied to the production of Goods and services. The world bank in its report (1980) considered HRD as a complementary approach to other development strategies.

2. Human Resource Development (HRD) may be defined as development of people by providing the right environment where the individual may grow to his fullest structure and realises his fullest
responsibilities. Nalder (1980) defined HRD as an organised learning experience within a given period of time with the objective of producing the possibility of performance change. Narayan (1990) observed that HRD enables the people to overcome their defects and develop their productive potential so that they are able to contribute to the ethical and harmonious growth of society, fulfil their individual needs and wants and with pleasure too. Harbinson and Myers have aptly defined Human Resource Development as the process of increasing the knowledge, skills and capacities.

3. HRD can be better understood with the help of Swan theory where S. denotes strength, W. denotes weaknesses, A. denotes Attitudes, and N. denotes Needs. HRD enables in increasing the strength of individual through its different mechanism. Weakness means poor knowledge in a particular field. HRD deals with overcoming such weaknesses of individual through its different mechanism. Attitude is a state of mind. HRD deals with how to change undesirable attitude in an individual and convert him into more purposeful being. Needs are the desires or achievement motives. HRD deals with recognising the needs of the individual and assist him in fulfilling those needs.
4. The need of HRD arose and became an established fact that no organisation can grow and strive without the growth and development of people. Hence arises the need of HRD, which seems to be becoming a significant aspect of work and life in many organisations and at the same time it helps in creating an organisational culture which impugns the work life by overcoming monotony ensuring better communication and healthy working conditions.

5. Certain essentials enlisted here must be adopted to strengthen the HRD system. Removal of hindrances which affects the productivity is the first essential proper support between HRD team/ deptt., use of entrepreneurship development programme, organised seminars, lectures, role playing, or any methods for the development of employees are other essentials. The objectives of HRD are facilitated by different sub-system/mechanism such as (ii) Training, (ii) Performance appraisal, (iii) Potential appraisal, (iv) Employee counselling, (v) organisational development, (vi) Career planning and development, (vii) Manpower planning, (viii) Job rotation, (ix) Data Bank, (x) Transfer and Demotion, (xi) Grievance redressal, (xii) Interpersonal relations, (xiii) Rewards and incentives, (xiv) Working and living conditions (xv)
Recruitment, selection and placement.

6. Commitment, specific action plan and strategy, morale, motivation and counselling and monitoring which should be considered while implementing HRD programme. HRD comes into practice only when the personnel understands the implications of HRD and desires for better performance. In order to increase efficiency and climate of creativity refresher course should be organised so that employees could get awareness about the latest and advance techniques. The personnel must be motivated and then morale also be boosted. Counselling and monitoring help the employees scientifically to realise their potential, their strengths and weaknesses which help in the development of human resources.

7. For the successful Human Resource Development Programme, certain important pre-requisites are of paramount importance. Such as top level commitment, plan for utilisation of manpower skills, condition for growth and development, Investment in programme, openness and trust be taken into consideration at the time of finalising the Human Resource Development programme. Human Resource Development programme improves the knowledge, skill, ability and the capacity of employees and change their attitudes which
contribute to increase in productivity. HRD is considered a powerful tool to motivate people for their own sake and for the sake of society in general.

By the end of 19th century the condition of rural masses was quite deplorable. The country was studded with problem of poverty, ignorance, and ancestral debt. The outcome of these factors resulted in rural indebtedness. With a view to save the peasants from the clutches of money lenders, provincial government enacted measures of relief Acts, such as, Deccan Agriculture Relief Act (1879) land improvement Loan Act (1883) and Agriculturist's Loan Act (1884). Later on, after a series of measures on the recommendation of committees, the first cooperative societies Act, (1904) came into existence. With the passage of this act, many credit societies started coming up, but there were many shortcomings in this act. In order to rectify these shortcomings, the Government passed a comprehensive cooperative societies Act, 1912. In 1914, a committee was appointed under the chairmanship of Sir Edward Maclagon. The committee recommended the establishment of Central banks at district level and provincial banks as the apex banks at the state level. Resultantly, a three tier cooperative banking structure merged at the provincial level.
9. The cooperative banks are playing a dynamic role for the development of Indian economy by providing loan and other facilities. The banks advance credits for agriculture and allied activities and also help in bringing about rural re-orientation by changing the thinking and behaviour of the people for this own advantage and for the benefit of the nation.

The objective of these Banks are to make effective use of loan and advance, promote the habit of thrift among its members, save farmers from the clutches of money lenders.

10. The state cooperative bank is at the top in the three-tier cooperative credit structure and advance short and medium term credit. The central cooperative Banks in the state are the members of the state cooperative banks. In India, the number of state cooperative banks has decreased from 29 in 1987-88 to 28 in 1992-93. The working 'capital of state cooperative banks increased from Rs. 7459 crores in 1987-88 to Rs. 13349 crores in 1991-92. The own funds increased from 726 crores to 1125 crores during 1987-88 to 1991-92. The performance of bank has remained satisfactory during the period 1987-88 to 1992-93.

11. Central cooperative banks function at the district level with the primary cooperative credit societies in
that district as its member. There are about 357
central cooperative banks operating in the country and
performing their functions to the best of the
satisfaction of people. Number of central cooperative
has increased by 0.85 per cent, the deposit increased
from Rs. 7143 crores in 1987-88 to Rs. 11010 crores in
1991-92, which shows an increase of 54.2 per cent.
The working capital and deposit of central cooperative
bank increased by 63.96 per cent and 54.13 per cent
respectively.

12. Cooperative level development banks emerged in the
field of long term credit for agriculture. There were
about 19 cooperative land development banks in the
country in 1992-93. Working capital of CLDB's has
increased up from Rs. 4214 crores in 1987-88 to Rs.
5223 crores in 1991-92. Own funds increased from 548
crores in 1987-88 to 635 crores in 1992-93. This
shows an increase of 15.8 per cent. The contribution
of these banks in the extension of long term credit is
note worthy.

13. Himachal Pradesh lit the bonfire of cooperative
movement, when first cooperative society came into
existence at Panjwar in 1892, twelve years before the
enactment of cooperative societies act, 1904. In
1948, the Pradesh inherited 663 societies, and most of
them were defunct. The cooperative movement virtually commenced with the launching of first five year plan. At present the number of societies has gone up to 4450. At the time of formation (1948) there was the acute scarcity of the banking facilities. At this movement five cooperative banks namely HPSCB, KCCB, JCCB. The Kangra Primary Land Development Bank, and H.P. State Cooperative Agricultural and Rural Development Bank are operating in the state.

14. The Kangra Central Cooperative Bank (KCCB) was registered in 1920 with its Head Office at Dharamsala, functioning in 5 districts namely Hamirpur, Kangra, Lahaul and Spiti, Kullu and Una. The number of branches of the bank was 74 in 1988-89, which has gone up to 89 in 1993 shows an increases of 20.2 per cent. The membership also increased by 4.4 per cent from 1988-89 to 1992-93. Deposits and profit also increased by 82.1 per cent and 234 per cent respectively during 1988-89 to 1992-92 respectively. The financial position of the bank is quite sound.

15. The Jogindera Central Cooperative Bank Ltd. came into existence in 1924. The bank is operating only in Solan District (with its head office at Solan). The strength of employees in the bank is near to 100. The number of branches increased by 15.4 per cent during

16. Himachal Pradesh State Cooperative Bank being the apex Bank provides finance to the CDBs for the development of agriculture. At present the total strength of employees in this Bank is 974. The Bank is operating in six districts namely Bilaspur, Kinnaur, Chamba, Mandi, Shimla and Sirmaur. The number of branches increased to 104. The membership increased by 5.4 per cent during 1988-89 to 1992 whereas working capital and profits increased by 132.4 per cent and 308.8 respectively during 1988-89 to 1992-93.

17. Kangra Primary Land Development mortgage bank catering to the long term credit requirements of the entire Kangra region and affiliated to the Himachal Pradesh State Cooperative Agriculture and Rural Development Bank. The membership of Kangra Land Development Bank went up to 6583 in 1992-93 from 6081 in 1991 which shows a growth of 8.25 per cent. The working capital of (KPLDB) increased from Rs. 363.09 lakhs in 1990-91 to Rs. 509.91 lakhs in 1992-93 which reveals an increase of Rs. 146.32 lakhs (49.29 per cent) whereas share capital increased by 40.29 per cent during the
18. The Himachal Pradesh state Cooperative Agricultural and Rural Development Bank came into existence in 1948. The Himachal Pradesh long term credit needs are catered by the H.P. State Cooperative and Rural Bank and the Kangra Land Development Bank. The membership of this Bank has increased by 59.72 over a period 1989 to 1993. The share capital of H.P. State Agriculture and Rural Bank was 150.72 lakhs in 1988-89 which increased to Rs. 216.27 lakhs in 1992-93, indicate an increase of 43.48 per cent. At present the number of branches of the bank has gone to 22.

19. Organisational structure is the means by which an organisation can achieve its objectives. As for the organisational structure and management of the cooperative banks selected for study are concerned, there is almost uniformity. Board of Director is the top Management of Banks. Managing Director is appointed by Government, General Manager, Deputy General Manager, Assistant General Manager are appointed by Board of Directors. For the purpose of efficient and effective management, the banks has divided its management into two categories i.e. branch management and office management. In branch management, district managers are appointed. In
branches, branch manager are the incharges, assisted by sub-ordinate staff, whereas in the office management the bank has different branches such as personnel section, statistical section, planning section, loan and advances section. Branches and control section, accounts and banking section, legal cell section. Grade-I officers is the incharge of each branch/section.

20. Personnel policies provide guidelines for achieving the goals of personnel management and also expedite the process of Human Resource Development. The personnel policies in cooperatives banks are evolved by Board of Directors. The criteria of promotion is based on seniority. The postings and transfers are entirely based on the discretion of management of bank. The maximum period of stay of an employee at one place shall not normally exceed 5 years. The deputation policy of the bank is same and management has the authority to depute any employee in any banks at its own discretion and he is entitled to get deputation allowance.

21. The criteria of selection, appointment and recruitment in all the three cooperative banks are almost similar class IV posts are filled directly whereas Grade I, Grade II and Grade III posts are filled up by virtue
of promotion on the basis of seniority-cum-merit and direct recruitment in the ratio of 3:1. The post of General Manager, Deputy General Manager and Assistant General Manager are filled by promoting the employees on the basis of merit-cum-seniority. In case of non-suitable candidate, it may be filled up from open category.

22. An employee has to undergo training at the Bank expenses and the employee is required to execute a bond to serve the bank up to five years on the completion of such training. Performance of the employees are evaluated. Outstanding performance of the employees is awarded with monetary incentives or relaxation/weightage is given at the time of promotion and vice-versa.

23. Disciplinary action is initiated against the employees if he is found guilty irregular in his duty, illegal gratification, refusal to accept charge sheet or any type of unauthorised activity which is beyond the purview of an employee.
Main Findings

Following Conclusions have been drawn from the Present Study

1. Most of the sample employees (i.e. 65 per cent) have got training whereas 35 per cent have not got training.

2. There were insignificant relationship among age, sex, educational qualification, professional qualification and extent of training. So while imparting training to employees, the above factors were not taken into account in cooperative Banks.

3. Designation, length of service, mode of employment had a significant relationship with the extent of training. Due weightage was given to these factors while training was imparted to employees.

4. Development of skill was recommended as the main reason of attending different training programme followed by development of individual capabilities by the respondents.

5. Personal acquaintance with management had been noticed as the major factor considered at the time of selecting the employees for training followed by employee request.

6. Training was considered as major input for developing
the skill, commitment, boosting the morale and increase in productivity.

Promotion

1. Majority of the respondents (i.e. 60 per cent) had not got promotion in cooperative Banks. Only 40 per cent had been promoted.

2. Insignificant relationship between educational qualification and professional qualification with promotion was observed. Educational qualification and professional qualification of an employee had not been given due weightage. Other variables such as age, sex, status and length of service were given due weightage.

3. With the promotion policy of cooperative Banks majority of employees (i.e. 59.5 per cent) were not satisfied with promotion policy where 17.5 per cent and 6 per cent were satisfied to some extent and to high extent respectively.

4. Employees in cooperative Banks were not satisfied with promotion policy depending upon their sex and educational qualification while on the other hand employees in the age group of 45-60 were satisfied with promotion policy up to "to some extent" where rest of the employees were not satisfied (i.e. in the age group of 15-30 and 30-45) respectively.

5. Employees having length of service more than 20 years
were satisfied with promotion policy "to some extent" where rest of the employee (i.e. length of service up to 10 and 10-20) were not satisfied. Officers were satisfied with promotion policy up to "to some extent" whereas non-officers were found to be non-satisfied.

6. Majority of the employees depending upon their age, sex, length of service, status, educational qualification revealed that belated promotion retards the development of human resource "to very high extent" followed by "to high extent".

7. Promotion without training restrains the smooth functioning of employees "to high extent" as perceived by majority of respondents. Employees having length of service up to 10 and 10-20 years, employees in the age group of 15-30 and 30-45, officers and non-officers categories of employees and employees possessing educational qualification matric and graduation expressed that promotion without training restrains the smooth functioning of an employee "to high extent" whereas employees in the age group of 45-60, employees with length of service above 20 and female respondents advocated that promotion without training restrains the smooth functioning of employees "to some extent". The employees with the above graduation qualification perceived that promotion
without training restrains the smooth functioning of employee "to very high extent".

8. Promotion contributed in the development of human resources "to very high extent" as perceived by different categories of respondents.

Transfer

1. Though completion of minimum stay of three years in a place had been adopted as a general policy, nearly 73.5 per cent of sample employees had served for less than three years in a place.

2. Employees were not transferred on the basis of age, educational qualification and professional qualification whereas sex, mode of employment, length of service and status had a significant relationship with transfer.

3. Majority of employees (i.e. 57.5 per cent) were not satisfied with transfer policy in cooperative banks. Among the satisfied employees majority of them (49.2 per cent) were satisfied "to some extent".

4. 54 per cent of the respondents believed that transfer did not improve the employee performance.

5. A large number of respondents (i.e. 44 per cent) revealed that transfers adversely effect the development of human resources.
Recruitment and Selection

1. A considerable percentage of respondents (89.5 per cent) viewed that recruitment was made in cooperative Banks according to manpower requirements.

2. Age, sex, status, educational qualification, professional qualification and, mode of employment had an insignificant relationship with recruitment. It infers that these variable were not taken into account at the time of recruitment of employees.

3. 41 per cent of the employees were satisfied with recruitment policy "to some extent" where 19.5 per cent and 23 per cent revealed their satisfaction "to high extent" and "not at all" respectively.

4. Employees in the age group of 15-30, 30-45 and 45-60, length of service 0-10 and 10-20, educational qualification matriculation and graduation, non-offers category of employees and male respondents of employees were satisfied with recruitment and selection policy of cooperative Banks "to some extent". On the other hand employees having length of service above 20 years, officers category of employees and female respondents were satisfied with recruitment and selection policy "to high extent". Employees having post graduation qualification were found to be non-satisfied with the recruitment and selection policy of
cooperative Banks.

5. 46.5 per cent respondents revealed that proper recruitment and selection policy significantly effects the HRD in cooperative Banks up to very high extent.

6. Employees in the different age groups (i.e. 15-30, 30-45 and 45-60), length of service (i.e. 0-10, 10-20 and above 20) status (officers and non-officers), Educational qualification (i.e. graduation and above graduation) and male respondents revealed that proper selection effects the HRD in cooperative Banks "to very high extent" whereas female respondents and respondents of matriculation qualification found that proper selection effects the HRD in cooperative Banks "to very high extent".

7. 41 per cent of the respondents were found to be satisfied up to high extent with the existing criteria of recruitment and selection adopted in cooperative Banks.

Performance Appraisal

1. Majority of the respondents i.e. 67 per cent were satisfied with performance appraisal system. The extent of satisfaction with performance appraisal system was observed to some extent as perceived by 61.2 per cent among satisfied respondents.

2. 41 per cent of the employees depending upon their
length of service were satisfied with performance appraisal system "to some extent" and tended towards dissatisfaction. Length of service and level of satisfaction with performance appraisal were not associated.

3. A considerable percentage of respondents (i.e. 66 per cent and 46.5 per cent) viewed that management did not take any action with respect of outstanding as well as poor performance of the employees.

4. Performance appraisal system significantly develops the human resources "to high extent" as perceived by 34.5 per cent of respondents and significant relationship was observed between HRD and performance appraisal system.

5. Training improves the employees performance "to high extent" and "to very high extent" as 34 per cent and 33 per cent respondents viewed accordingly. However training and performance were positively associated with each other.

Organisational Development

1. 45.5 per cent of the respondents expressed their dissatisfaction over the organisation research and development activities of cooperative Banks whereas 22.5 per cent expressed their satisfaction "to some extent".
2. Employees were found satisfied with the job enrichment of individual employee "to some extent" and tilt was towards dissatisfaction as viewed by 50.5 per cent and 23.5 per cent of the respondents respectively.

3. Insignificant relationship was observed with length of service of employees and their satisfaction with research and development efforts of the organisation because majority of employees depending upon their length of service (i.e. 0-10, 10-20 and above 20) were dissatisfied with research and development activities of the organisation.

Interpersonal Relation

1. "Large number of employees (i.e. 40 per cent and 45.3 per cent) on the basis of their status (i.e. officers and non-officers) were satisfied with interpersonal relations in cooperative Banks "to high extent".

2. 50 per cent and 39.2 per cent of employees having length of service up to 10 and 10-20 were satisfied in respect of interpersonal relations "to high extent" whereas respondents of above 20 years of service (i.e. 40.6 per cent) expressed their satisfaction "to some extent".

3. Employees felt responsible for the accomplishment of bank objectives "to high extent" and "to very high extent" because 35 per cent and 29.5 per cent of the
4. Employees respect in the organisation for one and another was found "to very high extent" viewed by 45.5 per cent of the respondents and tilt was towards "to high extent."

5. 43.5 per cent and 31.5 per cent of the employees recommended that healthy interpersonal relations significantly develops the human resources "to very high extent" and "to very high extent" respectively. Interpersonal relation and HRD was found to be positively associated.

Grievance Redressal

1. A large number of employees (i.e. 49 per cent) were not satisfied with the procedure of redressal of grievances in cooperative Banks. It was also observed that among satisfied employees the level of satisfaction regarding the procedure of redressal of grievances was found "to some extent" depending upon their length of service and status. Further insignificant relationship was observed with level of satisfaction with redressal of grievances with status and length of service.

2. Proper redressal of grievances develops the human resources "to very high extent" and high extent as perceived by majority of employees (i.e. 53 per cent)
3. 36.6 per cent, 34 per cent and 53 per cent of the sample employees depending upon their length of service (i.e. 0-10, 10-20 and above 20) were satisfied with salary structure in cooperative Banks "to high extent" and significant relationship was observed with the length of service of employees and their satisfaction with salary structure.

4. Employees with matriculation qualification were satisfied with salary structure in cooperative banks "to high extent" whereas employees of higher qualification (i.e. graduation and postgraduation) were found to be satisfied "to some extent" with salary structure. However educational qualification and satisfaction with salary structure were positively associated.

5. 48.5 per cent and 31.5 per cent, of the respondents found that sound salary structure contributed to the development of human resources.

Welfare Facilities

1. Majority of employees were satisfied with the medical facilities, drinking water, loan facilities, various leave facilities (i.e. earned leave, medical leave, casual leave, maternity leave) retirement benefits
such as (gratuity, provident fund, encashment of earned leave), travelling and daily allowances, maintenance of office buildings. However, employees were not satisfied with facilities like sport recreation facilities, education facilities, canteen, libraries, common room, employees cooperative society and entertainment facilities.

2. A large number of employees were felt satisfied with the welfare facilities up to some extent. However the length of service and level of satisfaction with welfare facilities were not associated with similar status; and level of satisfaction with welfare facilities were not associated.

3. 46.5 per cent and 23.5 per cent of the respondents viewed that welfare facilities significantly boost the morale of employees "to very high extent" and "to high extent" respectively.

4. Adequate welfare facilities contributed in the development of human resource "to very high extent" and "high extent" as 43.5 per cent and 25 per cent of the respondents expressed their views accordingly and significant relationship had been observed between HRD and welfare facilities.
8-3 Recommendations

The findings of this study can be successfully utilised for the improvement of HRD practices in cooperative banks. Some of the main recommendations based on these findings are as under:

1. As the extent of participation in training programmes in cooperative banks is low, so there is a compelling need to improve the level of training which can be possible only after knowing the underlying causes of low turn-up. The present study has identified that the low level of participation in training programmes is determined by certain demographic variables. Age, sex, educational qualification, length of service, professional qualifications, status, and mode of employment are such variables which significantly affect the extent of training. Therefore, the management of the bank should design the contents of training programme and necessary mechanisms.

2. The study shows that there is a need for a clear cut training policy and a fair selection procedure and an objective mechanism of deputing the employees.

3. The internal training in the form of job rotation must be followed strictly, which will enrich the knowledge and skills of the employees in various activities of
the bank. It will also enhance the level of training in cooperative banks.

4. Training should be linked up with promotion/confirmation. This will create general awareness about the need of training.

5. The bank should make an adequate budgetary provision for imparting training to its employees on regular basis.

6. Systematic and objective research should be undertaken in order to find out gaps in the training being imparted and need for training.

7. In the context of the growing business transactions of the cooperative banks in Himachal Pradesh and growing significance of personnel function in these banks, there should be a full and separate full-fledged department called the Human Resource Department to look after various aspects relating to recruitment, selection, personnel, welfare, performance evaluation, training and development, industrial relations, headed by HRD manager.

8. A clear-cut recruitment policy must be framed and implemented. Such a policy may form an integral part of the service rules acceptable to better management and employees' unions. For ensuring the sound recruitment, it is better if the common recruitment
board is constituted for all the cooperative banks in the state and it follows objective criteria of selection. Rules of reservations, educational qualification, professional qualification etc. should be strictly adhered to political interference and nepotism must be minimised in the selection and recruitment.

9. Promotion is one of the incentive which motivates the employees to improve their efficiency. The co-operative banks must have clear-cut promotion policy so that the base level employees could get at least three promotions. Promotion should be made on the basis of merit-cum-seniority. Fair and timely promotion affects the HRD significantly.

10. The co-operative banks should evolve a foolproof performance appraisal system covering the entire spectrum of staff to obviate any feeling of discrimination and to instill confidence among the employees. It should be based on objective standards and norms should be laid down for various aspects of functional efficiency against which the employees' performance be appraised.

11. The co-operative banks should frame uniform transfer policy in consonance with employees' union. Employees should be transferred on the completion of minimum
period i.e. three to five years. Employees who are at the verge of retirement, should not be transferred against their will. Political transfers in co-operative banks be totally discouraged. Uniform and effective transfer policy helps in achieving the process of HRD.

12. In order to increase the productivity, and efficiency and to optimise the resource utilisation, employer employee relationship must be strengthened in the cooperative banks.

13. With a view to boost the morale of the employees, the cooperative banks should have an effective grievance redressal system to redress the grievances of the employees at the earliest. It may create healthy environment in the banks and will develop the human resource.

14. Salary structure in the cooperative banks should be rationalised so that qualified and competent people be get fair wage.

15. Welfare facilities covering housing, education, recreation, transport, medical ... facilities like service conditions, pension, bonus etc. be made more comprehensive so that the level of HRD may be improved.

16. The co-operative banks should institute a research and
development wing which should be equipped with latest facilities so that HRD activities may be encouraged.

17. The co-operative banks should formulate and implement HRD programmes and policies through thorough research and full participation of employees working at different levels.

8-4 Guidelines for Further Research

While conducting the present study, certain aspects could not be dealt in detail in view of study objectives and other constraints of time and cost. Besides, findings also provide certain clues on the basis of which the following priority areas can be selected for future research.

1. The HRD practices prevalent in co-operative banks may be compared with that of other categories of banks.

2. The present work pertains to the study of HRD in three cooperative banks. Similar studies may be replicated in other co-operative institutions.

3. The present study analyses and evaluates the existing HRD practices adopted in cooperative banks with regard to certain selected variables. Same study may be conducted by adding more demographic variables.

4. Another dimension which has emerged during the course of study is the managements' contribution in the formulation and execution of HRD programmes and
policies is highly dominating. An intensive research can be taken up to study this aspect.

5. The present study provides a clue that employees' perception towards the management of banks do affect the extent of HRD activities. Therefore, further studies may undertake research to note the significance of the degree of association between employees' attitude and HRD mechanism.

6. Certain studies may focus at examining the relationship among different HRD sub-systems and find out the most significant HRD sub-systems.

7. For making the findings of research results oriented, a specific stress needs to be laid down on the nature of data and research design. Qualitative data needs special attention. The quality and adequacy of data can be further improved by emphasising on participative or non-participative observation method of data collection.