

Chapter-4

Impact of ICDP on Manpower Development in Cooperatives

4.1 Introduction

The distinguishing feature of the cooperative form of organization is its being voluntary and democratic. Cooperatives commitment to high ethical standards such as honesty, openness and social responsiveness and caring for community always keeps it at a high altitude. It is only in cooperatives that solidarity and individuality are harmonized (*Krishnaswamy. O.R: 2003, p.9*)

India is a land of villages depending on agriculture. In order to relieve the Indian peasants from the inhuman practices of money lenders, the cooperative movement made its entry through the enactment of Cooperative Credit Societies Act 1904. After India attained Independence in 1947, cooperatives' development received a boost with cooperatives being given an important place in the various Plans formulated by the Planning Commission of India. The First Five Year Plan (1951-56) outlined in detail the vision of the cooperative movement in India and the rationale for emphasizing cooperatives and panchayats as preferred organizations for economic and political development (*GOI: 2009, p-16*). Pandit Nehru visualized an India in which each village would have a Panchayat, a cooperative and a school (*GOI: 2007, p.134*). During the last 100 years, a huge transformation within the cooperatives movement has taken place. A horizontal and vertical structure has come into being and the movement has become a third sector of the economy. Not only has the sector generated a huge employment potential but also diversified its activities covering almost all possible sectors, touching the needs of the producers as well as the consumers.

Cooperatives have the merit of combining freedom and generating opportunity for the small man with benefits of large scale management and organization as goodwill and support from the community. Thus the rapidly growing cooperative sector, with special emphasis on the needs of the peasant, the worker and the consumer becomes a vital factor for social stability, for expansion of employment opportunities and for rapid economic development.

Along with a growing public sector and private sector which function with responsibility to the community as a whole, the influence of cooperatives extends far beyond the particular activities organized on cooperative lines, and gives the social structure and the national economy a balance, direction and a sense of values. The reach of these institutions, their local knowledge and risk sharing potential is an asset for the financial sector as a whole which has not been fully exploited (*GOI: 2012-17, p.19*). This chapter presents detailed analysis on the impact of ICDP on Manpower Development in Cooperatives in Theni District. The later parts of this chapter test the validity of the hypotheses of this study.

4.2 Professionalization of Cooperative Management

The business profile of organizations in India had radical changes during the recent past. This trend is due to the efforts of these organizations to meet the challenges posed by globalization. To handle the changing business profile of business, cooperatives need professionalized management by developing the potentialities of existing human resource in the organization and administration. Professionalization refers to the process of improving the various aspects of a field of endeavour to bring it closer to the ideal model of a profession. Even in the established profession, advancements which add to the body of knowledge continue to be made. Entrance standards undergo continual review and development of codes of ethics is never a completed task. The same holds true for Cooperative Management also. Though the need for Professionalization was felt even from the introduction of the movement in India, the significance of Professionalization of Management of Cooperatives has been introduced after the globalization of Indian economy (www.ncui.coop/pdf/58-AICW-11.pdf).

The work of Professionalization of Cooperative Management may be attributed to internal and external forces. The internal forces consist of members and paid executives. Their efforts in setting standards, ethics, customs, belief system, quality in practices etc., may be taken as internal forces. The external forces are the support system developed by the

Government for the promotion of cooperatives. The role of external forces lies in developing enabling environment and setting standards at macro level.

Any strategy for Professionalization of Cooperative Management should be multi-pronged and integrated, in view of the distinguishing features of Cooperative Management. This implies that any strategy for this purpose should stress, among others, the following:

- 1) Demarcation of the functions, powers and responsibilities of General Body of Members, Board of Directors and Paid Executives,
- 2) Adoption of sound personal policies,
- 3) Continuous Management Development Programmes for the existing personnel, and
- 4) Clarity on the role of Federal bodies, Government and supporting system

ILO's promotion of cooperatives Recommendation: R193 also, among others, reiterated the need for development of human resource capacities and knowledge of the values, advantages and benefits of the cooperative movement through education and training. Over the years several Committees and Commissions have examined the issues relating to the manpower development in cooperatives. Three segments of manpower exist in cooperatives. They are viz., Members, Board of Directors and Paid Executives. Cooperative Education is imparted to members. Cooperative Training is necessary to the Board of Directors and Paid Executives. The concept of Manpower Development in cooperatives means all the planned information, education, training, mobilization and manpower development activities undertaken by cooperatives so as to create an economically efficient, organization capable of providing services required by their members. In this context the following paras discusses about impact of ICDP on manpower development in cooperatives in Theni district.

4.3 Manpower Development in Cooperatives

The importance of manpower development or human resource development in cooperatives has been deliberated several times. As early as

1914, the Maclagan Committee suggested that every member should have basic knowledge on the functioning of their cooperative society for the effective cooperative management. The Study Team on Cooperative Training (1961) and the Committee on Cooperative Administration (1963) recommended various measures for strengthening cooperative management.

Committee on Democratization and Professionalization of Cooperative Management (1985) examined various State Cooperative Acts and made the following observation: The changing complexities of member management, human resource development, financial management have necessitated availability of professional assistance to cooperatives through adequate trained and professional paid staff on appropriate terms working under the general guidance of a democratically elected body.

The overall aim of the ICA Policy for Human Resource Development (1990) is to contribute to the effective implementation of the ICA Policy for Cooperative Development, viz., “the participate on equal terms. These organizations must be capable of serving their members efficiently and contributing to economic growth and social equity in their respective communities and / or countries”.

The Task Force to Study the Cooperative Credit System (1999) – Chaired by Shri Jagdish Capoor suggest measures for its strengthening observed that Human Resources Development is an important component for the success of any organization. It has, however, not been accorded the importance it deserves in the cooperative institutions. The cooperative banks are generally headed by a committee of elected members, who are not necessarily professionals in the field of banking and finance. According to the Task Force, the cooperative banks have to evolve sound personnel policies encompassing proper manpower planning and assessment.

The expert Committee on Rural Credit (2000) recommended that the Cooperative CEOs should be professionals, adequately empowered and Ex-officio Board Members, Boards and Chairmen of cooperative banks should divest themselves of day to day management tasks which should be handled by

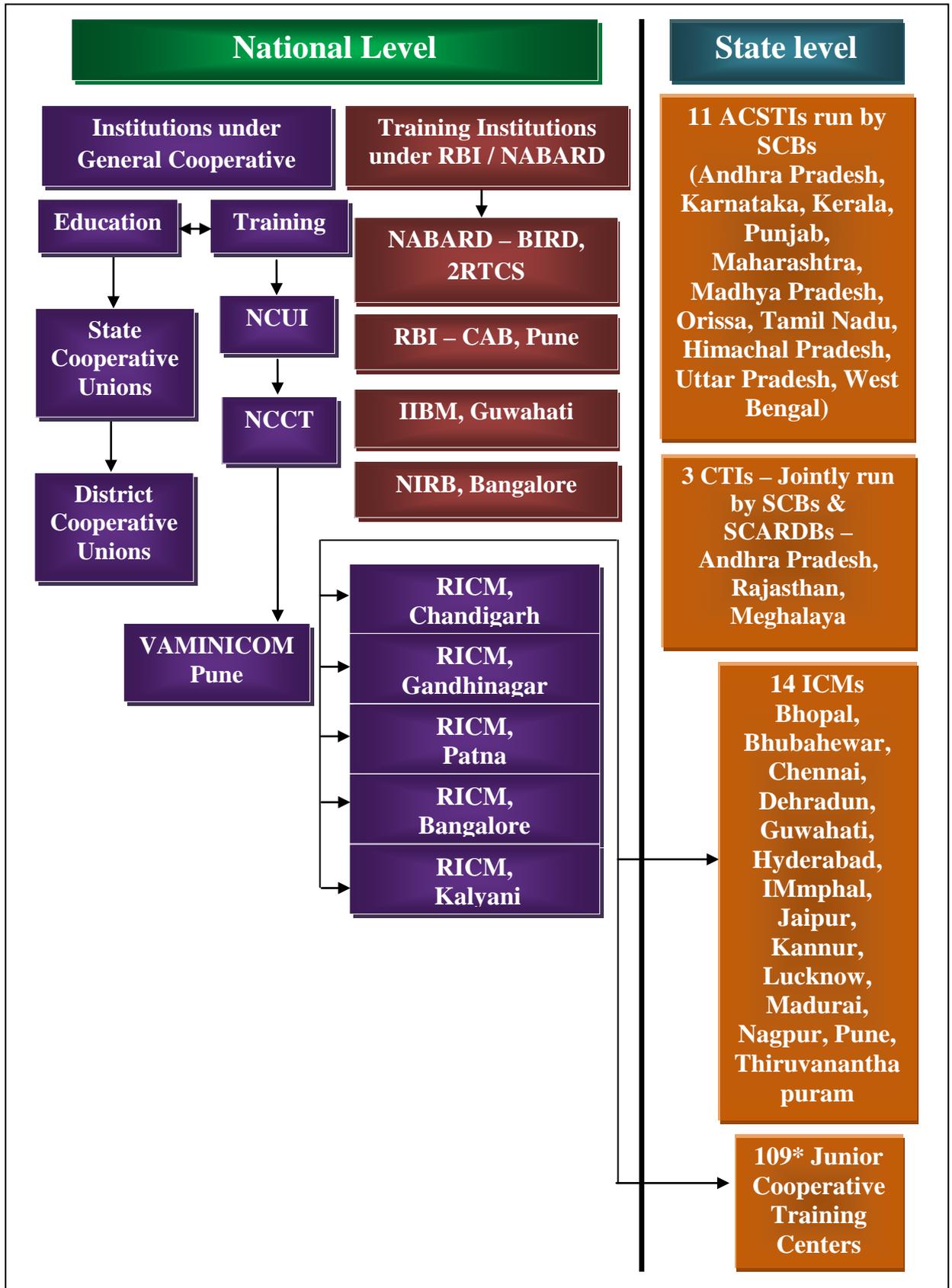
CEO's. The Task Force on Revival of Rural Cooperative Credit Institutions (2004), which discussed at length, the issue of training and capacity building in cooperatives made the following observations:

- It was felt that the training available in the system had largely ignored credit cooperatives at the ground level. Most of the training has traditionally focused on officers in the intermediate and senior executive levels of the cooperatives.
- The existing training programmes are generally archaic and outdated, focused more on issues like the history of cooperation and legal enactments, than on matters pertaining to business and operations. This trend too needs to be set right. The extant training facilities are provided through various channels, including institutions sponsored by the State Governments, CCS (which are substantially supported by NABARD), College of Agriculture Banking, Banker's Institute of Rural Development, National Institute of Bank Management, etc.
- Taking into account the number and range of cooperative credit institutions in the country, there is space for all these institutions to play a meaningful role. Having said this, the Task Force would like to clearly state that in the light of the resource support now being recommended by it, the nature and scope of cooperative training cannot be left to the whims and fancies of individual institutions. There is a need to standardize the training programmes and curricula so that the programmes can be replicated and implemented across the country.

From the above observations, it could be concluded that manpower development in cooperation could be achieved by identifying the broad areas of training requirements at the Organizational, Operational and Job performance levels, identifying different categories of trainees and their training needs and designing and delivering appropriate training modules with clear delineation of content and coverage and identifying suitable trainers and improving the capabilities. The Organizational structure that is existing for cooperative member education and training at present is given in chart 4.1 and table 4.1.

Chart - 4.1

Organizations involved in Cooperative Education and Training



Source: NABARD (2009: p - 51)

Table 4.1

The State wise Status of Junior Cooperative Training Centers*

S. No	State	No. of Training Centers
1	Andhra Pradesh	6
2	Arunachal Pradesh	1
3	Assam	1
4	Bihar	1
5	Delhi	1
6	Goa	1
7	Gujarat	6
8	Haryana	1
9	Himachal Pradesh	2
10	Jammu & Kashmir	3
11	Jharkhand	2
12	Karnataka	8
13	Kerala	10
14	Madhya Pradesh	5
15	Maharashtra	13
16	Manipur	1
17	Meghalaya	1
18	Mizoram	1
19	Nagaland	1
20	Orissa	5
21	Pondicherry	1
22	Punjab	1
23	Rajasthan	1
24	Sikkim	1
25	Tamilnadu	20
26	Tripura	1
27	Uttaranchal	1
28	Uttar Pradesh	7
29	West Bengal	6
	Total	109

Source: www.ncct.info/index /accessed on 05.11.2013

The Working Group on Human Resource Policy for STCCS (NABARD: 2009, p.28) found that the policy and practices are mainly Government drives and controlled and very few attempts had been made to make critical examination thereof, taking into account the special needs of these institutions.

Several independent studies conducted on cooperatives, in general and human resource development in cooperatives, in particular, highlighted the lacunae in the system. The studies conducted by Goel, B.B (1982), Kutumba

Rao, M (1985), Latifian Ahmed (1993), Sivaprakasam, P (1993), Rudrabasavaraj, M.N (2000), Shanmugasundaram and Natarajan (2005) and Jeyarthanan, M (2005) are worthy to be remembered here. Peter Davis (2006), asserts, the range and depth of human capital could hardly be matched and certainly not surpassed by any other organization of comparable size to the Cooperative and that it provides a unique and potentially powerful competitive advantage. This is why it has been recommended that in many developing countries, the Cooperative movement takes the responsibility for the training of their staff and for educating and informing their members. Through management training and members' education an economically viable Cooperative Movement providing better service to member could develop, with greater participation by the members in the affairs of their Cooperatives. Based on the findings of these studies the needs for manpower development in cooperatives are:

- 1) For efficient and effective utilization of all manpower, attached with the very vast structure of cooperative sector.
- 2) To bring modernization, diversification, expansion, growth and professionalization in cooperative sector.
- 3) Enlisting active participation of the members, Board of Directors and others and encourage understanding between personnel and leaders.
- 4) Improving its systems, services, quality of goods, productivity and overall image of cooperatives.
- 5) Making the optimum use of the natural resources spread over in rural areas, through the infrastructure facilities available with cooperatives.
- 6) Stabilizing the rate of contribution made by cooperatives in different sectors of economy.
- 7) To face the challenges arising after the initiation of New Economic Policy (NEP) and formulate suitable strategies to face them accordingly.
- 8) To adopt improved technology, professional management, innovations, creativity in cooperative sector.
- 9) Prevention of dormancy, sickness and poor performance.

- 10) To bring better coordination among different tiers and sectors of cooperative movement.
- 11) To establish more cordial relationship, mutual help and team feeling among the members, Board of Directors and personnel of cooperative sector.
- 12) Improving standard of living of the members.

An organization is made up of a number of people who strive to achieve the organization's goals. Manpower has a significant bearing on the profitability, efficiency and overall organizational effectiveness. Human beings differ from one another in their basic mental abilities, skills, approaches, qualifications and also behaviour which account for their complex behavior pattern and psychological makeup. Such difference gets multiplied, when they interact with one another in a group or in an organization. This generates different styles of management, values, feeling, beliefs and opinions of the employees. Employees must be groomed in order to take risks, think innovatively and handle new problem. In the competitive environment, employees of organizations are the key factors for deciding the success of the firm.

In the cooperative sector the manpower development has assumed special significance in recent times. In the tiny primaries where the employment is confined to a few people, the relationship is bound to be informal and personalized. When the higher organizations like super markets, processing industries and banks have come into being, the problem of manpower development has assumed complex dimension. In a cooperative setting any problems related to manpower has to be settled in a typically cooperative way which is conditioned by the following factors:

- a) Cooperative ideology is always opposed to any form of exploitation and is committed to justice and fair play.
- b) Cooperation emerged in several countries as working class movement. Hence they must maintain cordial relationship with the employees.

- c) Cooperation as a movement is not confined to narrow economic objectives. It is a social, economic and moral movement committed for human welfare.

The manpower policies and practices in cooperatives have to be examined in the light of the above objectives (*Kulandaiswamy, V: 2002*).

However new approaches are required to address the issues related to manpower development in cooperatives. There are several reasons for the need for new approaches to the management of human resources in the cooperatives. Firstly problems associated with infrastructural facilities due to growth in the business of the cooperatives and over staffing. Secondly, the increasing competitive pressure on cooperatives that pose greater attention to controlling labour costs and increasing labour productivity. Thirdly, the nature of change had moved the emphasis towards being a market-driven rather than an administratively driven organization and the importance of staff quality being emphasized (*Ramu, N: 2008, p.68*).

Hence the Task Force (2004) recommended that the Professional CEOs and all the staff of PACS, CCBs and SCBs be appointed by the cooperatives themselves and that they also decide on their service conditions. All the employees need to be answerable only to the respective Boards of these cooperatives. The Working Group on Human Resource Policy for Short Term Cooperative Credit Structure (2009) recommended fit and proper criteria for Directors and CEOs of SCBs and CCBs.

Ideally, a people's organization which has integrated business with welfare of its stakeholders should not face any problems of viability. However, in Indian context, despite their vast network and close proximity with the members, performance of cooperatives has come down over the years. This has been due to several factors. Basically cooperatives are business organizations established to enhance economic advantage to its members. To meet the emerging requirements of its members, the cooperatives need to introduce new products and services, thereby expanding and diversifying their business. To provide these new products and services, the cooperatives have to plan and

mobilize adequate resources. To synchronize all input and output activities in a systematic manner, cooperatives need to have professionalized man power.

In the Right of above discussions, it may be easier to advocate Professional Management for Cooperatives than to see it introduced properly for a variety of reasons. Professionalization does not construe the appointment of professional managers only. The path includes member education, leadership development, manpower planning, selection and placement, training and development, performance appraisal, job rotation, salary administration, career development planning, organization development, quality circles, human resource information system, creating an enabling environment, etc. But it is unfortunate that manpower development practices are neglected area in cooperatives. This may be one of the reasons that though India has vast network of cooperatives, the impact of these cooperatives on the economic development of the nation poorly recognized.

Keeping the above trends in mind, while addressing the issues related to manpower development, the following macro and micro level issues should be examined in great details:

Macro level issues

- What is the primary purpose of cooperative sector level strategy?
- How do the external environment and industry conditions influence the performance of a cooperative business?
- What are the different competitive positions that cooperatives can potentially adopt in their business?
- How can they create sustainable advantage based on these positions?
- What trade- offs do cooperatives need to consider in developing their strategy?
- How do industry transformation, competitive dynamics and innovation influence the sustainability of advantage?
- How should cooperatives respond to them?
- How does interpersonal communication achieve strategies?

Micro level issues

At micro level the following issues are to be examined.

- Why do cooperatives expand into multiple businesses?
- When does vertical integration create value?
- What are the different ways in which societies can diversify in to multiple businesses?
- What are the performance and management implications of different corporate or diversification strategies?
- How do business units and departments align themselves to the corporate level strategies so that business objectives are met?

4.4 Impact of ICDP on Manpower Development in Cooperatives in Theni District

In India a distinction has been drawn historically, between cooperative training and cooperative education. Training means upgrading skills for job performance to all categories of employees. Education means to make the members, potential members, management committee members, office bearers etc. knowledgeable about the philosophy of Cooperation, their rights and duties towards cooperatives societies. This Chapter deals with training. Keeping the above trends in mind the ICDP considers manpower development as one of the integral component of the project. Accordingly the PIT Theni was expected to arrange for an extensive membership awareness campaign / members education programmes, arrange for deputing the employees of cooperatives for a formal training programmes and study visits to successful cooperatives. Further, the PIT personnel also were trained by the NCDC itself on various aspects of the ICDP at its training centre located at Gurgoan. As such the DPR for the implementation of ICDP in Theni District suggested for Rs.148.02 lakhs for Manpower, Training and PIT cost etc. However, due to the significance of manpower development for the success of ICDP the amount recommended by G.O was Rs.207.17 lakhs and the amount utilized was Rs.188.59 lakhs (*Table 4.2*).

Table 4.2
Expenditure on Man Power Development and Training

Details	Outlay For Five years (Rs. in Lakhs)	Utilized	% of Utilization
PIT cost	141.82	128.51	91%
Training	22.40	22.40	100%
Incentives	15.00	15.00	100%
PMC Cost	25.00	25.00	100%
Project Report Cost	2.95	2.950	100%
Total	207.17	188.59	100%

Source: Compiled from the records maintained in the Office of the ICDP

Based on the above discussions, this chapter analyses the contributions of ICDP for manpower development in cooperatives in Theni District. The role of PIT personnel, Member Education Programmes organized and training imparted for employees in different sector are analyzed.

4.5 Project Implementing Team

The success of the Project largely depends on the commitment of the members of the PIT. As time is the most important factor, the budget earmarked in the Project for a particular year must be utilized in time and necessary proposal requesting for the release of next year grants to be sent in time to the Government. On completion of the five-year term, the achievements of ICDP in the district must be visible and quantifiable. Therefore, right from day one the General Manager should gear up the energies of all PIT personnel to complete the tasks in time. All success stories must be documented and made known to the Government and NCDC.

4.5.1 Duties and Responsibilities of PIT Personnel

The General Manager shall issue a comprehensive office order to all the PIT personnel fixing responsibilities for the smooth and efficient functioning of PIT, covering maintenance of accounts, scrutiny of applications, verification of assets, passing of vouchers, norms for vehicle maintenance, and fuel cost, TA and DA payment, office contingencies etc. These orders passed through the proceedings of General Manager should be approved by PIAC and a copy to be furnished to the PMC. It was found that the duties and responsibilities of PIT personnel in the ICDP Theni were prescribed as given below:

1) General for all members of PIT

- a) It shall be the duty of every employee to exercise due diligence and discretion to discharge his / her duties with absolute integrity, honesty, devotion and trust to ensure that no deficiency is caused to the assets and objectives of the project.
- b) It shall be the duty of every employee to maintain cordial relationship with co-employee and the members of the public.
- c) It shall be the duty of every employee, in the performance of his / her duties and in the exercise of powers conferred on him / her, not to evade the responsibility devolved legitimately on him / her and seek instruction from, or approval of, a superior authority when such instruction or approval is not necessary in the scheme of distribution of powers and responsibilities.
- d) It shall be the duty of every employee, in the performance of his / her duties and in the exercise of powers conferred on him / her, not to carry out any lawful instruction, which is detrimental to the interests of the project.
- e) It shall be the duty of every employee to discharge his / her duties and responsibilities with the authority as cast and conferred up on him / her by the natural flow of implicit conventions, traditions, needs, exigencies and the interest of the project and by such express orders in this regard.
- f) It shall be the duty of every employee to carry out such other instructions of the General Managers may be issued from time to time in the interests of the Projects.
- g) The pattern of working days for the ICDP, Office shall be as of the PIA.

2) Manager

The person appointed as Manager is expected to carry out all the duties and responsibilities given under the caption, “General”. Also, the Manager is expected to deliver the following duties and responsibilities.

- a) He / she shall be responsible for the day-to-day office administration and for proper and up-to-date maintenance of accounts.
- b) He / she shall be responsible for the cash balance and shall be responsible for the safe custody of all other valuables, documents (in house documents like Cash receipts used & unused, Cheque books used & unused etc., and legally required documents like forms to be displayed as per the relevant laws of the land, etc.,) and “Master & Duplicate Keys”.
- c) He / she shall exercise authority to issue cash receipts on behalf of the Project and collect fees like searching fees, as in vogue.
- d) He / she shall be responsible for discharging the liabilities of the Project to the Government and other agencies (Like payment of Taxes, Fees, Insurance Premium etc.,) promptly.
- e) He / she shall be responsible for maintaining all the files in the office of the project. He shall remind the General Manager as and when necessary in writing to keep up the deadlines prescribed by the Government, Courts of Law and the RCS, in the larger interests of the Project.
- f) He / she shall be responsible for the basic books of accounts like Day Book, General Ledger, Register of Income and Expenditure, Audit Reports, Service Books etc.,
- g) He / she shall monitor the discharge of duties and responsibilities assigned to the other employees and shall ensure that they are carried out and discharged in earnest and shall report immediately any lapse or failure in this regard to the General Manager.
- h) He / she shall assist the General Manager for completion of Audit of the Project Accounts at the end of every Financial Year.
- i) He / she shall carry out the responsibilities entrusted to the manager given in the Government Order issued for implementing the Project, and

- j) He / she shall carry out such other duties and responsibilities as may be entrusted to him from time to time by the General Manager.

It was found that a person at the cadre of Branch Manager in the PIA was deputed to serve as Manager of the ICDP, Theni.

3) Development Officers

Development Officers in an ICDP were the key officials not only for effective and purposeful implementation of the project but also for development and efficient functioning of the societies covered under the project. These officials form crucial link between the PIT and beneficiary societies. He / She shall carry out all the duties and responsibilities given under the caption, “General”. Also,

- a) He / She shall carry out his field duties for imparting knowledge to the staff on the project and sub projects and equip himself / herself with latest facts and theories on the subjects to meet the warrants of his duties.
- b) He / She shall get the proposals from the identified viable and potentially viable cooperative societies with the recommendations of the concerned administrative authorities.
- c) He / She shall scrutinize and submit the proposals to the General Manager for the approval of the PIAC.
- d) He / She shall arrange to send the sanction order / release order to the concerned societies.
- e) Coordinate and assist for the preparation of BDP by the concerned cooperative societies.
- f) He / She shall ensure proper utilization of the funds released to the beneficiary societies through periodical inspection, coordination, control and supervision.
- g) He / She shall conduct field visits periodically in order to evaluate the performance of the constructions to serve as a self-assessment and report the results to the General Manager.
- h) He / She shall maintain a record, in the form of “Project Implementation”, envisaging the plan for implementing all the Sub

Project subjects allotted to him and submit it to the General Manager from time to time, at least once in a month.

- i) He / She shall organize MEP for the benefit of members of cooperative societies.
- j) He / She shall furnish required data on the implementation of the Project to draft the comprehensive reports on the performance of the Project periodically.
- k) He / She shall prepare necessary reports explaining Pre & Post Project implementation scenario to be presented to the NCDC's Midterm Appraisal Team / Visits of higher officials, SLCC, DLCC, PIAC etc. Development Officers shall make arrangements to send the letter of General Manager ICDP to all the societies covered under the project explaining the works to be carried out for the purpose of such official visits (*Annexure-4*).
- l) He / She shall coordinate with the concerned administrative authorities for ensuring timely completion of the project.
- m) He / She shall carry out the other duties and responsibilities entrusted to the Development Officer in the Government Order issued for implementing the Project, and
- n) He / She shall carry out such other duties and responsibilities as may be entrusted to him from time to time by the General Manager. Role and functions of Development Officers cannot be listed exhaustively.

However, they can also take up residual functions for efficient and effective functioning of cooperative societies under their jurisdiction in order to bring the ultimate benefits to members of such societies. It was found that Employees in Cooperative Department of Government of Tamil Nadu in the cadre of Cooperative Sub Registrar were deputed to serve as Development Officers in ICDP Theni

Accountant-cum-office assistant

He / She will be responsible for keeping all office records and accounts of the project under the supervision of the Manager. He will also help the

cooperatives covered under the project in maintaining their accounts as per the standard accounting practice.

Computer Operator / Data Entry Operator

He / She will be responsible for all computer related works, its maintenance and service along with his routine work of Data Entry. He is bound to the duties and responsibilities given under the caption “General” also.

Driver

He will be responsible for the proper maintenance of the vehicle allotted to the project and will be under direct control of the General Manager. He will be responsible for proper maintenance of the Log Book. He is bound to the duties and responsibilities given under the caption “General” also.

Peon / Chowkidar

- a) It shall be the duty of the Peon / Chowkidar to carry out all sundry and errand duties connected with the official business of the project such as service of summons, numbering and delivery of tapa’s.
- b) He / She shall be obedient and compliant in his disposition.
- c) He / She shall be responsible for the cleanliness of the premises of the office and for keeping the furniture, seating and tables clean and tidy.
- d) He / She shall carry out such other duties and responsibilities as may be entrusted to him from time to time by the General Manager and shall be under the direct control of the Manager.

The services of computer operator, driver and peon were outsourced by the ICDP. All the PIT personnel shall be instructed by the General Manager to acknowledge the receipt of the order supplied with copy of the Government Order issued for the implementation of the ICDP. The acknowledgement of the Office Order in this regard shall be considered adequate for the conveyance of entrusted with duties and responsibilities of the PIT personnel. This was the practice followed in the ICDP Theni

After the establishment of an office for the ICDP, the immediate task before the PIT is studying the DPR and the Government Order issued for the

implementation of ICDP. With all its nuances, if necessary, the Consultant who prepared the DPR may be invited for briefing the DPR for the personnel.

Applying A, B, C techniques PIT shall select the best societies and study their requirements under ICDP. After careful evaluation of all the sub projects and completion of required administrative formalities, these proposals may be placed before the first PIAC for consideration and approval. The successful completion of these subprojects shall motivate other cooperative societies to come forward easily under the net of ICDP. PIT will also have a sense of achievements and self-inspiration.

After selection of societies, formal proposals duly approved in the General Body of the societies and recommended by the concerned administrative authorities (DR / JR as the case may be) are to be collected. Development Officers shall collect the proposals from the societies. All the proposals received are to be placed in PIAC for consideration and approval. Funds shall be released in instalments under intimation to DCCB and Administrative Authority and Audit Authority.

It was found that to carry out the duties and responsibilities effectively, the General Manager, Manager and Development Officers of ICDP Theni were trained on different aspects of ICDP by the NCDC through its training centre at Gurgaon. For this purpose an amount of Rs.2.31 was utilized out of the total budget allocated for manpower development. Also this team was used to accompany the employees in the project area while they were sent to various training programmes.

4.6 Member Education Programmes

Several studies proved that among the factors which decided the success or otherwise of a cooperative society, members' participation was the prime (*Sairam M.S; 2005, p-8*). Hence cooperatives world over have a long-standing and distinguished commitment towards member education. Even the Rochadale era considered education to members was not just for their better contribution

to the development of their cooperative, but also at their contribution to a better world (*John Winfred .A and V. Kulandaisamy; 1980, p- 32*).

The increasing trend in the alienation of members from their own organization is a cause of concern during recent times. Member Education Programme will help to reduce the gap between the members and their own organization. Another emerging area of business for PACBs, in particular and cooperative societies, in general, is the growth of Self Help Groups. In Theni District there are about 4541 SHGs linked with the PACBs. To retain their clientele, there is a need to provide awareness on the role of cooperatives in rural development.

The main aim of the member education is to facilitate the members to understand the importance and potentiality of cooperative action so that they are encouraged to make greater use of their cooperatives and in turn lend their support to their institutions. It also aims at equipping the office-bearers and other functionaries of cooperatives with the techniques and skills of managing their cooperatives effectively to increase their serviceability. Another important aim is to develop cooperative leadership so as to ensure continuous guidance and motivation to the members.

The cooperative education is a continuous process. It is imparted to influence the way of thinking and is directed to develop certain moral and social values and foster mental and cultural qualities.

The objectives of cooperative education are as follows:

- To create and sustain faith in the cooperative ideology.
- To impress the spirit of self-help and self-reliance among the members.
- To creation of right type of leadership, possessing vision, foresight and ability to lead the masses on right path.
- To make the members to feel that they are not only members of the cooperative society but also a movement i.e. movement of ideas for creation of better world through human relationship.

Hence, Member Education Programmes were designed and organized by ICDP in selected locations across the District. Members were imparted knowledge on the Philosophy and Practice of Cooperation, Government Policies for the promotion of cooperatives, role and responsibilities of members, etc. Women were encouraged to form SHGs and the small and marginal farmers were encouraged to form JLGs. Small pamphlets on these aspects were also printed in Tamil and distributed among the members. Wherever it was possible, the support of the village opinion leaders was enlisted for organizing the Member Education Programmes. This was considered as a significant tool to retain the image of cooperatives among the members. The modus operandi (*ICDP Theni: 2000, p-1*) followed for organizing the MEP was as follows.

- ❖ Explanatory and instructive lectures by the Development Officers
- ❖ A Lecture by the General Manager on the schemes implemented through cooperatives
- ❖ Participative discussion by members
- ❖ Question – Answer Sessions
- ❖ Wrap-up speech by the Development Officers

An amount of Rs.1.29 lakhs was spent for Member Education Programme and the number of members covered by the Member Education Programme was 3017 (*Table 4.2*).

4.7 Training of Personnel of Cooperatives and Department Staff

Training is for the acquisition of knowledge, skills and abilities (*Madhurima Lall and Sharma: 2009, p-258*). Training is an organized procedure for a definite purpose. It is an attempt by the organization to influence the behaviour of its employees through tailor-made learning process in order to improve performance in current or future jobs. While recognizing the importance of training, the International Cooperative Alliance has stated that ‘training means making sure that all those who are associated with

cooperatives have the skills they require in order to carry out their responsibility effectively’.

In this context, to tap the potential of human resources available with the cooperatives, tailor-made training programmes are the need of the hour. Such training programmes should tune the attitude of the human resources and facilitate them to harvest the opportunities available in and around their own organizations.

As stated earlier, distinctive character of the ICDP is its area-based approach. It believes that the total area of a district should be taken into consideration while devising development plans and the role of cooperatives as prime change agents. This is a demand-driven approach, which calls for greater role of employees.

This approach calls for organizing training programmes for empowering employees of cooperatives especially at primary level so as to motivate them to serve as development partners. Such training programmes should influence attitude of the human resource and facilitate them to develop area based business development plans to strengthen their cooperatives.

Considering the importance of training a provision of Rs. 22.40 lakhs was earmarked in the outlay. It was found that the Training Programmes planned by PIT, Theni was aimed to bring about behavioral changes and the changes needed in mental makeup of employees by developing (*ICDP, Theni:2007*):

- the right understanding of the organization
- better interpersonal relationships
- total quality management and proper public life
- recognition of personal identity in organizational culture
- productivity improvement in work

As such, PIT had identified centres of learning for providing training to the employees. The expertise available with the Institute of Cooperative Managements, Madurai and Chennai, TOPIC Training Centre, Gurgaon and

Department of Cooperation, Gandhigram Rural Institute, Gandhigram were utilized by the PIT for imparting training to employees on managerial skills, strategic management, BDP, NPA, HRD, salesmanship, motivation, self development, stress management, computer literacy, Management of PDS etc. For every training programme, the training module was prepared in consultation with the stakeholders and accordingly, training programmes were organized. Apart from in-house training, exposure visits, seminars, workshops and conferences were also arranged by the PIT on business diversification, strategic management and manpower development. Through institutional visits employees were also exposed to real time cases on contemporary issues. All the training programmes organized by PIT can be grouped into four broad streams (*Table 4.3*). They were training programmes offered exclusively for 1.Department Staff 2.Secretaries / other Staff of various cooperatives 3.Salesmen in Fair Price Shop and 4.General training for all sector Staff. For preparing training materials, PIT spent Rs 0.59 lakhs. The special feature of these training programmes were sector specific, tailor made and covered all the Government and institution employees in Theni District.

First time in the history of ICDP all the salesmen of PDS were also given training on salesmanship. Some training programmes were organized combining the society staff and Department staff so as to enable them to jointly work for the betterment of their cooperatives.

All these training programmes capacitated the employees by:

- increasing the ability to manage work-place diversity
- managing organization conflicts
- improving productivity at work
- aspiring for high performance in business
- consolidating the existing competitive strength and
- developing network with other cooperatives.

PIT took all efforts to see that all the employees of the cooperatives in Theni District and Department staff were covered by various forms of training

programmes. During the project period all the cooperatives were asked by the Administration to diversify their business portfolios. As a result, many of the cooperatives could come out of the problem of cumulative losses. Training programmes organized by ICDP played a significant role in capacitating the employees to get success in their business diversifications.

4.7.1 Contributions of ICDP Theni for the effective functioning of PDS

Soaring food prices have activated worldwide concern about threats to global food security. The people vulnerable to food price shocks need to be protected immediately from the loss of purchasing power caused by soaring food prices. Such protection not only saves lives, it can also strengthen livelihood system and promote long-term development.

Safety nets and social protection measures can prevent and reduce the malnutrition that has lifelong consequences. Secured livelihood systems prevent distress sales of assets, allow investments in education and health, and keep households from falling into the trap of poverty cycle.

In this context, the role of Public Distribution System (PDS) assumed greater importance in India. India introduced PDS as an ad-hoc war-time measure to mobilize food supplies to prevent undue rise in prices is now one of the largest such systems in the world. It has been evolved as a system of management of scarcity and for distribution of food grains at affordable prices. Over the years, PDS has become an important part of Government's policy for management of food economy in the country. PDS is operated under the joint responsibility of the Central and the State Government.

In Tamilnadu, the main objective of the Government in supplying essential commodities at a subsidized price through the PDS is to stabilize food-grain prices and to provide food security to the poor and vulnerable. To achieve this, the Government has been implementing Universal PDS instead of targeted PDS adopted by Government of India. Cooperatives, Tamil Nadu Civil Supply Corporation Ltd., and women SHGs are involved in running Fair Price Shops (FPS) to distribute controlled and non controlled articles under PDS.

Table 4.3
Training and Incentives given for Manpower Development
(Rs. In Lakhs)

S. No.	Cadre of Personnel	Nature of Training Imparted	No. of Persons Covered	Amount Expended	Total amount
1	Department Staff	Training programme on Monitoring and Inspection of PDS	48	0.52 (1.4)	
		Training for Departmental staff – Working Knowledge in Computer	25	0.25 (0.7)	
2	Secretaries of various Cooperatives	Training for Secretaries (Working Knowledge in Computer)	39	1.59 (4.3)	
		Training for Secretaries – Assistants (on Management Skill required in the context of Globalization)	410	5.81 (15.5)	
		Training for Secretaries	65	1.59 (4.3)	
		Training for Secretaries on Business Diversification and Management of NPAs	30	0.59 (1.6)	
		Training for Secretaries (Rehabilitation of Weak Societies)	71	1.42 (3.8)	
3	All Sector Staff	Educational Tour for Staff of various cooperatives	129	1.60 (4.3)	
		Training on Stress Management	38	0.16 (0.4)	
		Training on Strategic Competitive Advantage	127	2.32 (6.2)	
		Training on Motivation and Self Development (All Sector Staffs)	116	0.60 (1.6)	
		Training on Human Resources Development in Cooperatives	30	0.45 (1.2)	
4	Salesmen in PDS	Training for PDS Salesman	1126	2.01 (5.4)	
5	Member Education	Member Education	3017	1.29 (3.4)	
		Training Materials preparation and other Expenditures	-	0.59 (1.6)	
6	Training to PIT	Training for PIT Staff at Gurgaon	5	2.31 (6.1)	
7	Performance based Incentives	Incentives Distributed to Employees of Primary Cooperative Societies	632	15.00 (40.1)	
Total			6373	37.40	

Source: As in Table 4.2

In this connection ICDP's intervention in effective funding of Fair price shops needs special mention here. In Theni District 382 Full time Fair Price Shops and 71 Part time Fair Price Shops are run by 74 cooperatives. To make the PDS more effective, the salesmen must be oriented regarding the emerging trends in Food Security and Management of Food grain distribution.

It was found that first time all the salesmen of FPS run by cooperatives in Theni District were given orientation on the importance of PDS through lecture, role play and case analysis. In total, 1126 persons were covered in more than 20 one day training programme organized during weekends and for which Rs.2.01 lakhs was spent. For the first time in the annals of ICDP, a handbook in Tamil was prepared exclusively for the benefit of salesmen of FPS explaining their duties and responsibilities, Do's & Don'ts in regular business, records to be maintained at FPS, and Information system. Each one of the participants in the training programme was given the handbook and they were asked to clarify their doubts during the training programme. It was found from the feedback obtained during the training programmes that the result was impressive. Another training programme at higher level was given on Monitoring and Inspection of PDS to the 48 Supervisory Staff of the office of the JR and DR of cooperative societies, for which an amount of Rs.0.52 lakh was spent. These two training programmes have contributed for the better performance of PDS in the District. Also for better ambience of fair price shops and to purchase kerosene barrels, furniture and other requirements of the ICDP Theni provided sufficient funds to the needed link and lead societies.

4.8 Performance Linked Incentives – Trends in Distribution

It was found that performance-linked incentives were provided to eligible paid staff of primary cooperatives covered under the Project. NCDC allowed incentives to eligible paid staff of Primary Cooperatives covered under the project. The criteria followed as per G.O. 100 was:

- 1) Incentives @ 1 per cent of the incremental turnover in any year over the base year would be admissible.
- 2) The turnover for the purpose of incentive would include:

- Cash recovery of loan
 - Deposits mobilized
 - Cash sale of inputs other than 'B' component sales
 - Cash sale of consumer goods other than PDS items
 - Realization on account of leasing / hiring of implements / custom hiring.
 - Cash sale of agricultural / horticultural produce / fish etc., and any other goods marketed by the society on outright basis and under pledging operations.
- 3) The amount of incentive would be restricted to 50 per cent of net profit before appropriation earned during the year.

Based on the above guidelines, PIT received proposals periodically from primary cooperatives for distribution of incentives. All such proposals received were duly certified by the Secretary and the Special Officer of the concern society. The Development Officers of PIT, Theni scrutinized the proposals and certified that:

- 1) The proposals were in prescribed format, copy of the Audit Report, and minute for the claim were enclosed.
- 2) The computation of incremental turnover was correctly calculated on the basis of the audit report,
- 3) The Circle Deputy Registrar verified and counter signed in the proposal.
- 4) The society was covered under project,
- 5) The amount of incentive would be distributed among all staff in proportion to their emoluments,
- 6) No other business other than specified in the G.O. 100 was included in the calculation of incremental turnover
- 7) For calculating incremental turnover, FDR renewed and conversion loans were not considered. The formula for calculation of incentive used by PIT, Theni was as given in table 4.4.

Table 4.4
Formula for calculation of Incentive

Amount made available for incentive for the year -----	= One unit of incentive
Total incentive claimed by all Primary Cooperative Societies	
One unit of incentive X Amount of incentive claimed by society	= Amount paid to the society
Amount paid to the society -----	One unit of incentive for = the concerned society
Total salary paid to all employees per month	
One unit of incentive for the concerned society X Salary of employee	= Incentive to be paid to concerned employee

After careful verification of the correctness of the proposal, PIT directly distributed the incentives to all the eligible employees covered in the proposal through individual account payee cheques. The amount of incentive given during the project period is given in table 4.2.

It is found that out of 75 PACS covered under the project only 23 PACS submitted proposals and received the incentives. Among the 23 PACS, 5 PACS viz., Govindanagaram, Nagalapuram, Seepalakottai, Sillmarathupatti, and Vadapudhupatti PACS received incentives for four years during the project period. Among the PACS, Sillamarathupatti PACS received the highest amount of incentive (Rs.1,58,916), whereas Vadugapatti PACS received the lowest amount (Rs.1,260). Among the 22 PACS which availed incentives, PACS in Govindnagaram, Vadaputhupatti, Sillamarathupatti, Kamachipuram, Periyachinthalaichery, Cumbum, Kamayagoundanpatti, C.Pudupatti and Uthamapurai bagged more than 61 per cent of the total amount of incentives distributed because these PACS have been continuously earning profit during the project period (*Table 4.5*).

Table 4.5
Disbursement of Incentive to PACS

(Rs. in Lakhs)

S. No	Name of the PACS & PCS	2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		Total No. of Employees	Total Incentive Released
		No. of Employees	Incentive released										
1.	Aundipatty	-	-	-	-	-	-	10	43210	10	30545	20	73755
2.	Boothipuram	-	-	-	-	-	-	-	-	7	12305	7	12305
3.	C.Pudupatti	12	44890	-	-	12	36097	-	-	-	-	24	80987
4.	Cumbum	20	28120	-	-	19	61590	-	-	-	-	39	89710
5.	Domuchery	-	-	9	1890	-	-	-	-	9	12828	18	14718
6.	Erasakkanaickanur	-	-	-	-	5	22326	-	-	8	20361	13	42687
7.	Govindanagaram	5	15645	-	-	5	68726	5	23825	5	21075	20	129271
8.	K. Pudupatti	-	-	-	-	-	-	-	-	12	64772	12	64772
9.	Kamatchipuram	-	-	4	4619	4	5504	-	-	6	19346	14	29469
10.	Kamayagoundanpatti	19	65040	-	-	18	48028	-	-	18	40394	55	153462
11.	Koduvilarpatti	-	-	-	-	7	21683	-	-	7	22492	14	44175
12.	Lakshmipuram	-	-	7	7129	-	-	-	-	-	-	7	7129
13.	Mullaiyampatti	-	-	-	-	-	-	3	6179	5	5942	8	12121
14.	Nagalapuram	7	4940	-	-	7	18390	7	20185	7	23401	28	66916
15.	Periyasinthalaichery	-	-	-	-	-	-	-	-	4	5562	4	5562
16.	Seepalakottai	-	-	5	13430	5	4264	5	6360	5	16843	20	40897
17.	Sillmarathupatti	8	32710	-	-	8	41959	9	38412	9	45835	34	158916
18.	Uthamapalayam	-	-	-	-	4	5244	-	-	-	-	4	5244
19.	Vadapudupatti	-	-	7	14730	7	34585	8	45787	8	17728	30	112830
20.	Vadugapatti	-	-	6	1260	-	-	-	-	-	-	6	1260
21.	Veerapandi	-	-	-	-	-	-	16	40405	16	21481	32	61886
22.	Venkatachalapuram	-	-	11	7000	7	20386	-	-	7	8155	25	35541
	Total	71	191345	49	50058	108	388782	63	224363	143	389065	434	1243613

Source: As in Table 4.2

Table 4.6
Disbursement of Incentive to PCS

S. No	Name of the PACS & PCS	2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		Total No. of Employees	Total Incentive Released
		No. of Employees	Incentive released										
23.	Bodinayakanur Store	19	14510	3	18330	25	18845	-	-	23	11133	70	62818
24.	Jakkampatti Store	-	-	13	16810	-	-	-	-	-	-	13	16810
25.	Periyakulam Store	-	-	8	1220	-	-	-	-	-	-	8	1220
	Total	19	14510	24	36360	25	18845			23	11133	91	80848

Out of 5 stores covered under the project, 3 stores received incentives. Among the PCS, the highest amount of incentive was availed by Bodinayakanur PCS (Rs.62,818). The Bodinayakanur PCS received incentives for 3 years during the project period (*Table 4.6*). Majority of the cooperatives have not availed incentives during project period, for which one or more of the followings were found to be the reasons.

- 1) Non completion of Annual Audit
- 2) Delay in submitting the proposals by the concerned societies.
- 3) Societies were having incremental turnover but suffered from current year loss.

4.9 The level of achievement of objectives of ICDP

The present study found that the goals of ICDP have been attained by strengthening the infrastructure of existing primary and secondary level cooperatives, reviewing the seven dormant PACS, developing the PACS as multipurpose entities, promoting SHGs and catering to the credit needs of weaker sections and manpower development. Hence this validates hypothesis No.1.

4.10 The return on investment

The total outlay of the Project was Rs.987.730 of which Rs.974.424 lakhs was spent by the PIT for implementing the Project. The return on this investment was both qualitative and quantitative. However the total amount of incentives distributed could be considered as one of the indicators as the incentive was distributed based on the actual incremental turnover after availing ICDP assistance. Employees of PACS sector were provided Rs. 12,43,613 as incentive during the Project period. The relative figure for PCS sector was Rs.80848. Many cooperative societies, which were covered by this Project, could not avail incentive. It was due to (1) non completion of audit in time (2) delay on the part of concerned society in submitting the proposals and (3) Though some societies were having incremental turnover, they suffered from the problem of cumulative losses.

Regarding the qualitative return, the following outcomes were observed during the study.

- ✓ The construction and renovation of Office Buildings, Godowns and Compound walls have provided new facelift to the cooperative societies and increased the value of adjoining lands.
- ✓ Majority of the employees have been trained on various contemporary issues pertaining to their line of business, exposed to new methodologies and strategies in similar other cooperatives through exposure visits within and outside the state.
- ✓ Through periodical member education programmes, the participation of members in the respective cooperative societies has been enhanced.

4.11 The changes that occurred as a result of ICDP's interventions

It was found that compared to pre-Project period, the ICDP's interventions have brought the following positive changes in the business profile of cooperatives in this District. Hence this validates hypothesis No.2.

- ✓ PACS, which were having land but could not construct either office buildings or godowns due to want of funds, have been assisted to develop their infrastructure.
- ✓ By providing compound walls to 16 PACS, their assets have been protected from the encroachments of anti-social elements
- ✓ Construction of such buildings now reinforces confidence and faith among members on their PACS.
- ✓ The above activities have been possible, as there was no such scheme / Project while ICDP was in operation in this District.

4.12 The positive changes that likely to continue in the future in the absence of ICDP's assistance

It was found that the functions of those PACS, CMS, PCS, and branches of MDCC Bank, which were covered by the Project, have been geared through

financial assistance. Majority of these societies have diversified their business either to earn interest income or non interest income or both.

- For example the Godown storage capacity of the region has been increased by 4000 tonnes due to the construction of 17 New Godowns, 3 Office-cum-Godowns and repairing of 38 old Godowns.
- Pledge loan business started to increase in 46 PACS, which saved the farming community from distress sale of farm produce.
- ISDL facilities provided to 11 PACS in Rural areas.
- Bodinayakanur Primary Consumer Store, Theni and Uthamapalayam Cooperative Marketing Society have been assisted by ICDP to purchase trucks. Due to this assistance, these societies have been completely relieved from the clutches of lorry contractors for PDS liftment.

4.13 The specific factors which had contributed to the progress of the ICDP

It was found that there were three important factors which have contributed to the progress of the Project in the District. They are viz.,

- The commitment of Project Implementation Team
- Continuous Training and Manpower Development
- The other exogenous factors

ICDP's assistance for the promotion of cooperatives recognized the need for both financial and non-financial interventions for the development of cooperative sector. Though this package was universal in nature, it had been flexible in accommodating necessary requirements of this district.

Further, from the analysis made in the chapters, it was found that the construction activities have provided new facelift to the cooperative societies, and increased the value of adjoining lands. The Godown storage capacity of the region has been increased by 4000 MT, which increased the sale of fertilizers, pledge loan business and transactions in PDS. These developments eliminated the role of middlemen in input and output marketing. For construction work

locally available manpower was used, which provided employment and income to the public. When additional investments were coming to the village, the image of cooperatives was boosted among the public. In several cases cooperative societies enjoyed the support of community participation in construction activities.

Majority of the employees have been trained on various contemporary issues pertaining their line of business, exposed to new methodologies and strategies in similar other cooperatives through exposure visits within and outside the State. Hence this validates hypothesis No.3. Though several schemes and programmes were implemented during Project period, ICDP was the only integrated package which targeted at infrastructure development, margin money assistance and manpower development in cooperative societies. Because of all these developments, the functions of those PACS, CMS, PCS, and branches of MDCC Bank, which were covered by the Project, have been geared through both financial and non-financial interventions. Majority of these societies have diversified their business either to earn interest income or non interest income or both.

4.14 Conclusion

In the total budget utilized for manpower development a lion's share went to PACS, CMS and PCS sector. The success or otherwise of a cooperative rests with the participation of human resource in the affairs of the society. Hence, ICDP, Theni considered manpower development as the important segment in the project, which really facilitated the PIT, ICDP Theni to complete the project successfully. While analyzing the level of achievement of objectives of ICDP it was found that ICDP's interventions have brought positive changes in the infrastructure of cooperatives, trends in business and manpower development in cooperatives in Theni district. Also, ICDP's assistance for the promotion of cooperatives recognized the need for both financial and non-financial

interventions for the development of cooperative sector. Though this package was universal in nature, it had been flexible in accommodating necessary requirements of this district and hence made positive impact on the performance of cooperatives in this district.

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