In the foregoing chapters the four associations of bank officers have been examined as trade unions. In this concluding chapter, I shall briefly summarize the main findings and conclusions presented in the substantive chapters. At the end, I shall discuss some major sociological literature on trade union democracy in the light of my findings and conclusions in the present study.

My information suggests that two important sets of factors, the socio-economic environment of bank employment and the organizational forces within the banking industry have contributed to the development of trade unionism among bank officers. As I have argued in chapter 3, these factors include (1) the rapid increase in the strength of officers in the wake of fast expansion of the banking industry; (2) heavy concentration of officers in large urban centres; (3) erosion of real income of officers due to rising -
prices; (4) the narrowing differential of take-home pay between officers and the award staff; (5) absence of well-established norms relating to promotions, transfers and other service conditions for officers compared to those for the award staff; (6) the ever-widening distance between the top management and the ranks of officers and the consequent erosion of managerial role traditionally ascribed to bank officers leading to greater identification on their part with employees than with management; (7) the growing routinization of officers' jobs, especially at the middle and junior levels, due to widening of distance between them and the top management; (8) the increasing pressure from the unionized award staff and the officers' relative inability to manage such pressures promptly and effectively, leading to a feeling of helplessness and being sandwiched between management and unions; (9) the officers' gradual realization that they could protect and promote their socio-economic interests as a third force between management and unions only through unionization and (10) the demonstration effect provided by the award staff and other unionized sections of salaried employees who had begun to clinch various social and economic benefits from employers through collective action. The combined effect of these factors enabled bank officers to get over their initial reluctance to form unions which was largely governed by their superior and elitist socio-economic status in comparison with the award staff.
As the initiative to organize officers was taken almost entirely by officers themselves, union activists could launch and sustain an effective organizing drive for membership and secured the support of an overwhelming majority of officers. The take over of the banks' ownership by government in 1969 and its subsequent attempts to impose uniform norms regarding salaries, service conditions etc. generated a climate of industrial relations encouraging bank officers to participate in collective action to promote their common interests. This had a considerable strengthening influence on union organization. The bank management's growing reluctance to establish a healthy collective bargaining relationship with officers reinforced the felt need for unionization and collective action among the latter.

Four different patterns were observed in the way in which the officers' unions emerged. (1) A social club-like organization was gradually converted into a union. (2) An association supporting the management and dependent on it eventually led to the establishment of an independent trade union. (3) Officers who were enrolled as members of a union dominated by the award staff left it to form an exclusive union for officers. (4) The union was launched formally as an officers' union without antecedents as in the previous cases.
As officers' unions were essentially led by officers themselves (although, in one case, a veteran trade unionist outside the banking industry was appointed as president), they developed and continue as employees' organizations mainly oriented to the rights and interests of their members and without any connection with political parties. The union activities pursued by these organizations are limited to the specific category of officers in the banking industry. Occasionally these activities are extended to cover the officers' category across industrial sectors in the context of the unions' affiliation with the larger confederation of officers. This suggests that the relatively affluent sections of salaried employees have emerged as a distinct interest group and are likely to act as an effective pressure group against both employers as well as the organized sections of clerical and blue collar employees. These unions therefore do not seem to contribute in any way to the growth of a working class movement in the region. In fact they may constitute a powerful third force in the domain of employer-employee relationships in industry. The divisiveness and fragmentation within the trade union movement thus partly reflects the growing complexity and divisiveness within the wage earning segment in the society. Political and ideological divisions among the trade union elite and patronization by employers to 'divide and rule' their employees may not be the cause of splits within the so-called working-class although they
often serve to reinforce the splits resulting from the basic socio-economic characteristics of this "class".

The observation that the activities of the officers unions are centred around the interests of their members is highlighted by Union B. This union is formally affiliated to a union federation outside the banking industry and has an outsider as President. Inspite of this, all the activities of the union were limited to the employment conditions and welfare of its members. Similarly the large part of the membership of union Cx became dissatisfied with the union because of its dependence on the management and helped in the emergence of the rival union Cy which was clearly member centred.

The main objectives of these unions are to serve the job-related and other interests of members, be helpful to the management and society at large and increase their strength and power as a fraternity and interest group. These objectives, guide the various functions and activities of these unions. The main activities, relating to the job interest of members consist in collective bargaining and negotiations with the management. The unions meet the management in periodic negotiation sessions for this purpose. However, they do not regard themselves as opposed to the management and co-operate with it on professional matters. They have offered suggestions to the management on concrete
Issues of banking such as priority sector banking, improving customer service and restructuring of nationalized commercial banks.

They expect to settle the job-related grievances and issues by representing these to the management through formal communications and negotiations. They want to institutionalize the practice of bilateral settlement of disputes in the banks. However, the union leaders get frustrated as they find management unresponsive, indecisive and evasive regarding resolution of disputes and grievances. Hence, the unions occasionally feel compelled to resort to agitational methods to bring pressure for negotiations and settlement of disputes or implementation of accepted demands.

Another set of activities are related to the survival, maintenance and consolidation of the union organization. The activists recognize the importance of unified organization in order to fulfil job-related interests of members. They try to enrol all eligible officers as members and keep them involved in union activities. Unions A and B have especially institutionalized certain practices in this regard e.g. periodic organizing drives, formal channels of communication with members in the form of circulars and magazines and frequent meetings to discuss union affairs. The physical and organizational proximity between leaders and members at the regional and branch offices also facilitate informal communication between them to keep
members informed and interested in union affairs. In particular, Union A has developed a skill in organizing diverse activities to involve past activists, non-members and those who are defeated in union elections.

A third set of activities consist of meetings and programmes to cater to members' wider interests. All these unions develop various activities serving the intellectual, professional, social, cultural and economic needs of members. These activities include social get togethers, study circles, cooperative credit societies, social welfare funds, cultural wings and coaching classes. These activities yield concrete benefits to members in a continuous manner and keep them interested in the union. These activities have also helped the development of loosely-knit clusters of activists and members constantly engaged in collaborative tasks. All these activities have resulted in the development of a 'We feeling' and sense of belonging to the union. The union does not remain a narrow service agency or business union but becomes a close group, a fraternity. By serving members, the union serves itself. It becomes a multi-functional, stable, secure organization.

The activists perceive their union as an interest group, and a pressure group. They also participate in building up larger federations of officers across banks as well as industry in general. Several union leaders included in this study take active part in regional level units of
confederations of officers. They also participate in activities in relation to other officers' unions. Whenever these unions are engaged in handling any life issues or problem live issues in labour relations, they influence the press, political leaders and parties, government departments and behave as pressure groups to serve the interests of members. They also have to keep a watch over the activities of award staff unions, as the latter's actions are likely to influence the officers. Similarly, the union activists have to watch out for the actions of government bureaucrats concerned with the banking industry as there is a perceived hostility between these two groups.

These unions also occasionally undertake activities to help the poor and needy and thereby improve their image in the society at large. These activities include blood donation camps and collection of funds to help the victims of natural calamities such as famine and cyclone.

The structure of the officers' unions is characterized by informal, loosely-knit and relatively non-hierarchical groups of activists who conduct the various activities as a team. I have identified a number of loosely knit clusters of activists and members organized around different specific union activities, apart from the core groups in charge of union affairs, I have also described the knit opposition clusters and their working. Such clusters enable the rank
and file members to take interest in the internal functioning of the union, keep activists alert and make for democratic functioning of the union.

The process of election of activists and decision making (especially in Unions A and B) indicates democratic structure and functioning of the trade unions.

The activists of these unions are elected from among members. They are similar to members in social, personal and job-related characteristics and are responsive to their needs and problems. They combine union work with their full-time work as employees. They take activist roles activist not for personal gains or power but in the recognition of the need of a trade union for officers. The activists are career oriented with respect to their jobs. Hence most of them want to be activist for short durations. There is therefore considerable turnover among the activists, fulfilling one crucial requirement of democracy, namely circulation of elites. In fact, the priority given by activists to their careers as officers over their union involvement reinforces the independence of the unions as organizations, the democratic process of decision-making within unions and involvement of members in union work.

Membership then assumes great importance in these unions. Nearly all eligible officers enrol as union members in a virtually routine manner to get assurance of help in the event of any problem on the job; union membership is
seen like an insurance policy. At the same time, most members, educated and informed as they are, convinced about the necessity of having a union as an institutional expression and an organized force in terms of bilateral settlement of problems pertaining to salaries, service conditions, work situation as also the individual grievances.

Participation of members is high in all these unions. Participation in the form of paying dues, participation in elections, attending general body meetings, responding to strike calls etc. comes from vast majority of members. Nearly one fourth of the members actively take interest in the internal functioning of the union, offer suggestions and influence union decisions. The fact that 15 - per cent members contested elections in the past, 26 per cent were activists in the past and 21 per cent intend to be activists in the future is quite significant in this regard.

Variation in member-participation among the four unions can be understood in terms of factors external to union organization. For instance, high participation of members in Union A depends on the recognition of the union by management (leading to greater acceptability of union) and the latter's evasive response to union problems. (Leading to a need for militancy in dealing with management) and rivalry with the award staff union.
The present study also shows that an independent member centred union evokes greater participation than a union dependent on external agency such as management, as Union Cx was before the emergence of a rival union. Moreover, a union which provides its members an opportunity for multiple social links elicits greater participation from members than union which does not facilitate such links. This confirms Ramaswamy's (1977) observation that when members have multiple links within the union, it elicits greater participation in the union. Among the unions studied by him the multiple links existed in the form of containing rival unions, political ideology and activities and social bonds among workers' families. Among the unions under study, as described earlier, the multiple links consisted in professional, educational, social and organizational tasks performed collaboratively by activists and members.

High participation of members at these unions encouraged me to study members' involvement in the union more closely; seven different types of members are identified on the basis of their differential involvement and interest in their union. One third of the members covered in this study are dutiful members, nearly one forth are occasional activists, another one third are either devoted trade unionists, vigilant democrats or trade union careerists. Only one eleventh of the members are ambivalent or
unwilling members.

However the majority of members seem to be involved in the union more as members, as dutiful members, than as activists. In the hierarchy of social roles they pursue as social beings the union stands below their jobs, families, other pursuits and hobbies.

UNION DEMOCRACY:

There has been considerable interest in the nature of trade union democracy since Michels (1958) expounded his well-known "Iron law of oligarchy" which states that democratic organizations tend to assume the form of oligarchies as a few people in power manage to perpetuate their dominance and control. Stein (1963) argued that unions can not be democratic since they must bureaucratize as they grow, making rank and file participation in policy formulation impossible. However, a number of political scientists and sociologists have tried to understand the internal organization of a union in terms of democracy. Some (like Coleman, 1958) have found compulsive pressure of democracy—strong beliefs among both rank and file and leaders that there must be some amount of democracy in a union. Similarly Gouldner (1955) stated the iron law of democracy stating that no set of leaders can long flout the wills of those they would control.
Other social scientists have emphasized formal indicators for the prevalence of union democracy. Cook (1963) enlists such indicators as open admission policy, separation of three wings of government, representation based on constituencies and held together by common interest, a clear definition of power and responsibility of leaders, decentralization of collective bargaining and rank and file accessibility to political skills. Lipset (1956) considers institutionalized opposition in the form of a two party system essential for democracy. For Edelstein (1975), competition for office and closeness of contest are sufficient to indicate democracy. According to Martin (1968), the crucial element of union democracy is tolerance of opposition by those in power.

Some sociologists have examined union democracy mainly in terms of the nature of the relationship between leaders and members, and what enables the latter to have a say in union affairs. Tannenbaum and Kahn (1958) have shown a positive correlation between the participation of rank and file in union activity and its control over union. Seidman (1958) shows that ability of rank and file to influence decisions, change policies and replace leaders is the crucial test of union democracy.

While discussing union democracy, Strauss and Sayles (1953), 1967) considered indices such as its constitutional structure and members' participation in internal politics
of union in the form of contesting elections and reshuffle of leaders. They however concluded that democracy can best be measured in terms of responsiveness of officers to the demands of members and utilized criteria such as ability of members to use internal union pressure to obtain favourable consideration of their grievances, the extent to which important questions of policy enter union elections, the degree to which officers can combine the roles of administrator with those of social leaders and effectiveness of communication.

Strauss refers to the "safety valve" theory of union democracy which anticipates that if things get too bad, members possess enough power to change things. In his view, if unions are to serve as means by which members participate in vital decisions which affect them, then democracy in terms of active membership participation is essential.

Ramaswamy (1977) also measures union democracy in terms of membership participation. While discussing various theories of union democracy he observes, "theorizing on union democracy is rich in variety but strikingly poor in explanatory potential... theories fail when extended beyond the context in which they evolved. He advocates that the comparative theory of union democracy needs to be based on participation of members in the union. Examining theories of Martin (1968), Lipset (1956) and
Edelstein (1975) who went neat and clean formal indices for union democracy, he observes that all these theories recognize participation in some specific form (such as informed and interested rank file, loosely knit conflict groups) as necessary for union democracy. However, these theories fail to explicitly recognize it as sufficient condition for union democracy.

Member participation has two consequences. First it generates a sense of community among rank and file, particularly among those loosely knit clusters of members who are drawn into union not merely for job interest. Such clusters of highly participating members generate alert, watchful rank and file, and also pose a threat to those in power. In this way, the union generates its own defences against oligarchy.

In his study of Textile workers Unions in Coimbatore, political ideology and union rivalry provided additional links binding members to their unions, and made for greater involvement and participation of rank and file, as well as union democracy.

How far are the four unions under study democratic? The formal structure as well as informal structure and activities developed in these unions (particularly Unions A and B), the nature and characteristics of leadership and membership, particularly the expectations from the
union the style of functioning of the activists and the participation and involvement of the members have contributed towards democracy in these unions.

All the four unions are relatively small sized unions having majority membership concentrated in a metropolitan centre and in contact with each other in the context of the work place. The unions have democratic formal structures. This provides the structural foundation facilitating emergence of union democracy.

Activists are all elected by and from within the membership and considerable reshuffle takes place among activists and members in these unions as majority activists remain active in the union for a short duration only. Moreover, proximity between activists and members in terms of social, personal and occupational characteristics has resulted in free mixing and a feeling of equalitarian relations between them. The need for effective unionism is recognized by both members and activists. Both groups - emphasize the need for keeping their unions independent, unified as well as democratic. Even those who are dissatisfied or frustrated with the union want one union for officers in the bank. Rival unionism is discouraged both by activists and members. They would prefer to change the leadership when they are dissatisfied with it (as in Union B) through a democratic process and modify union policies by participating actively in Union meetings (as
in Union A. They do not want any political affiliation for their union. Hence political and ideological differences are not likely to divide the membership. All these have contributed to the democracy at the unions.

It was shown in the chapter on union structure how loosely-knit, informal, equalitarian structure has evolved in these unions as activists conduct trade union work as a team and de-emphasize formal positions. Again the development of a number of task-groups of members and activists group in charge of the day to day union affairs and opposition clusters involve them in union work and hence contribute to wider participation of members in union work. These factors further contribute to union democracy.

The process of election of activists in the unions involves the following attributes; (i) regularly held and fairly conducted elections of office bearers; (ii) interest shown by a large number of officers in contesting elections; (iii) use of concrete issues and problems of officers as the basis for electioneering; (iv) a high proportion of voting and (v) turnover of activists. These attributes lend further support to the democratic set up of the unions under study.

The process of decision-making within the union is characterized by (i) regular meetings with a high rate of participation among office-bearers and members; (ii) members' ability to influence decisions and activists'
grounds, including the formal structure, the process of decision-making, the choice of major activities, recruitment of leaders, the nature and extent of participation in union activities by leaders and members and the nature of interaction with the wider environment. The concept of union democracy as applied to the four unions in a broad sense leads to the conclusion that Indian Unions, in situations such as the one included in the present study, are likely to be as democratic as democratic unions in other cultures and more democratic than unions dominated by political groups, especially among the blue collar sections of industrial workers.