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CONCLUSIONS AND SUGGESTIONS

Cooperative education and training is basic to cooperative action as the achievement of social and economic objectives of the movement is directly proportional to the degree of education of members, committee members and employees of cooperatives. It has not only to precede the constitution of cooperatives but also to follow the purpose of motivating all concerned to actively participate in the realisation of cooperative objectives.

The present study on "Cooperative Education and Training: A Study of Organisation and working of The Haryana State Cooperative Development Federation Ltd.," was undertaken to explore and identify the factors affecting its organisation, personnel management, sources of its income, functional areas and evaluate member education programmes with a view to determine its impact and to suggest remedial measures.

Harcofed was set up on November 1, 1966 for bringing awareness about cooperative ideology and benefits of the movement through various publicity media and undertaking activities related to member education, training and research. Over the years (1980-81 to 1990-91), its membership has increased from 135 to 1441 and the strength of personnel from 115 to 155. Its working has been decentralized with the opening of District Cooperative Education and Training Centres. In addition, the Women Mobilisation Project, Rewari, is also being implemented.
Before taking up the actual study, the history, growth and development of theory and practice of cooperatives in India with special reference to Haryana has been examined. In the course of the study, the role of General Body and Board of Directors in policy-formulation and that of the chief executive in decision-making and implementation process has been examined with due attention to broader aspects of personnel which constitute the most important factor in the functioning of an organisation. Organizational structure of head office and its field office has been analyzed through the techniques of organizational analysis. The activities of Harcofed in functional areas, viz. cooperative education and training, role of public relations, women mobilisation project etc. have been examined in depth. This chapter presents a brief resume of major findings and conclusions of the investigation.

The membership of cooperative societies in Haryana and their working capital increased from 8.23 lakh and Rs. 58.9 crore in 1966-67 to 31.2 lakh and Rs. 2934.9 crore in 1990-91, registering an increase of 3 times and 16 times, respectively. The membership of Harcofed which was less than 2 per cent of the total number of societies up to 1986-87 went up to to barely 13 per cent by 1990-91.

Organisation:

Harcofed has not been attending to all the objectives confining its activities mainly to member education and training.
of employees of primary societies.

The organizational structure of Harcofed has been built and modified from time to time to meet the compulsion of functional requirements. However, the management could not conceive and develop the framework in a rational and judicious manner. An analysis of the organizational charts revealed that Harcofed violated the concept of pyramidal form with wide span of control. The principles of delegation of authority and unity of command were also not observed. There was improper distribution of work activities amongst its units. The job description and job specification of managerial and other staff indicated that most of the officers were not fully experienced and qualified which limited their role to routine work. This shows that the organizational structure is not conducive to discharging its role efficiently and effectively. Since an effective organizational design is a pre-requisite to success of an organisation, there is need to overhaul the head office and its field administration as follows:

- A seven-member Committee on Cooperative Education and Training comprising Managing Director, Cooperative Education Officer, Harcofed; Principals of ICM, Chandigarh, Harcobank Staff Training College, CTC, Rohtak; and two university teacher specialists in cooperation may be constituted for working out strategies for effective implementation of member education including publicity and training programmes for the ensuing year as also to monitor and evaluate the
ongoing programmes.

- The control of the CTC, Rohtak, may be got transferred from the Government for effective implementation of training programmes to the Harcofed, being a specialist agency in the field.

- The additional duties of assessment and recovery of the education fund and annual subscription, election of the Board of Directors, convening of General Body meeting be transferred to the Establishment and Accounts Branch which is performing the other like duties for facilitating proper attention by CEIs to education programmes.

- The number of existing District Cooperative Education and Training Centres may be raised to eight i.e. one for each set of two districts in a phased manner.

- An equal attention is required to be paid to all its objectives except that of training of employees which may not be pursued till the transfer of the CTC, Rohtak, to Harcofed or the availability of necessary basic infrastructural facilities lacking at District Cooperative Education and Training Centres.

The foregoing suggestions with a bearing on organisational structure, have been made with a view to achieving optimum utilisation of resources; efficient operation of various activities, monitoring, reduction in span of control and proper
allocation of allied activities amongst various units.

Policy-making:

In Harcofed, a concrete shape to broad objectives and derivative goals is to be given by the General body and the Board of Directors. It was found that the General Body has not been functioning properly. Its meetings are not held regularly. Attendance at meetings is very poor. Delegates do not make concrete and constructive suggestions for effective control on the working of Harcofed due to lack of enlightened experienced and expert membership.

The Board of Directors/Sub-committees have also not been working well. There is a tendency on the part of the Government to supersede the management of Harcofed and other cooperatives on flimsy grounds or to defer/delay elections to suit party interests. Besides, certain members also held office for an immoderately long durations, resulting in concentration of powers in a few hands. Again, official directors held office by virtue of their positions and not because of their cooperative background, experience or aptitude. They do not take much interest in the functioning of Harcofed. The Board of Directors has been acting as a silent spectator even in performing its legitimate functions. The constitutions of sub-committees, though provided under the bye-laws, is not a regular feature.
Delegates to the General Body meeting of Harcofed may be selected judiciously by the constituents and properly briefed for deliberations on policy matters.

The constituents may be apprised of the discussions and decisions taken by the General Body by horizontal circulation of proceedings which will help in arousing their interest in the future policy.

The annual meeting of the General Body may be held regularly every year.

The practice of nominating official directors may be done away with and only those persons be appointed who possess qualities of leadership, academic acumen, integrity and for non-officials who identify themselves with cooperative ideology.

Experts from the field of Public Administration, Management and Cooperation may be associated with the functioning of the Boards so that the latter benefit from their talent and experience in policy-making and evaluation.

The State Government ought not to interfere in the democratic functioning of cooperatives by superseding the management for political gains. Cooperatives should also be fully insulated from the power game of politics.

The adoption of the Model Cooperative Societies Act, 1991, will go a long way in overcoming these difficulties.
The appointment of sub-committees to assist and advise the Board of Directors may be made a regular feature.

Chief Executive:

The successful implementation of policy depends, to a great extent, upon the administrative capability, initiative and motivation of the chief executive. It has been found that the State Government exerts influence in the appointment of the chief executive. The appointees do not have any stability or continuity due to lack of a definite tenure. They have restricted functional powers.

- The working of cooperatives can be recreated and revitalised if the Board of Directors is allowed a free hand in the appointment of the chief executive and that too for a definite period.

- A panel of names out of learned professors and trainers in the universities and academic institutions engaged in training and research in cooperative administration is prepared for selecting the incumbent for this prestigious position on an experimental basis.

- The chief executive acts as a bridge between the Board, the staff and its constituents - the Board may confine its activities to ends and leave the means to achieve to the chief executive.

- Tenure of at least three years for the chief executive may be ensured.
Personnel Management:

As the efficient performance of an organisation depends upon its personnel, some aspects of personnel policies viz. manpower planning, recruitment, promotions and training have been critically examined and analyzed.

A review of manpower planning system revealed that since the powers of creation of posts in Harcofed are vested in the Board of Directors, the requisite additional personnel in appropriate centres cannot be recruited which has resulted in the shortage of staff. As a result the ratio between CEIs and membership of cooperatives has gone up from 55.7 thousand members per CEI to 70.8 causing serious management problems. The 60 per cent increase in the membership of cooperatives has not been commensurate with the 26 per cent increase in the number of CEIs over the years, which consequently increased their workload. The deployment of staff showed that some employees have been given unrelated jobs. The manpower planning exercise has established the need for the creation of two posts of ACEOs and nine CEIs. Thus, it has also proved that the existing manpower resources at the command of Harcofed are not adequate.

In Harcofed, political pulls outweigh merit not only in recruitment but also in promotions thus limiting the scope of induction of talented personnel. The employees mostly joined Harcofed for personal gains rather than the purpose of serving cooperatives and furthering their cause. The absence of service
rules, restricted circulation of vacancies to Employment Exchange, selection on the basis of interview alone are some of the peculiar features of the recruitment system. The employees are further dissatisfied with the inadequacy of promotions and the criteria adopted. They are also not satisfied with the conditions of service. The following suggestions may help to a great extent:

- Since Harcofed is at present understaffed, eleven posts, two of ACEOs and nine of CEIs, need to be created and filled and eight posts (Table 4.4) found surplus may be scrapped.

- It may also formulate long-term manpower plans to meet the future requirements after taking into account the vacancies that are likely to be caused due to promotions or retirements.

- Harcofed may classify the posts in a systematic manner and allocate jobs to the incumbents according to their job requirements to avoid under-utilisation.

- The personnel policy may be evolved by the Personnel Department headed by a duly qualified and trained personnel officer.

- The modern scientific and psychological methods to judge the total personality of the candidates may be employed.
While tapping the resources the role of the universities may be kept in mind.

Expansion in a phased manner to increase the promotional avenues and fixing up the quota for direct recruitment and promotions by framing service rules pending since long may be considered.

Proper training programmes need to be evolved for both recruits vis-a-vis those already in service. No doubt the employees are being deputed for training, need-based training programmes may be arranged at the head office level for the participants to expose them to the real problems.

The facility of LTC, various advances such as conveyance, house building and marriage may be extended to the employees of Harcofed and problems of delayed remittance of salary may be redressed by timely disbursement.

Financial Management:

Financial management is the key to the effective implementation of various policies and programmes. Analysis of financial data reveals a gloomy picture as the figures suggest that a fraction (10%) of share capital has been raised by the constituents in spite of the fact that a cooperative is an association of shareholders who contribute to the capital fund employed for promotion of their interests. Accounts are maintained on the double entry system unsuitable for an
organisation like Harcofed as its activities involve expenditure and no income. The income generated from various sources is not adequate to carry out its activities due to lower rates of annual subscription, education fund, their piling up arrears (Table 4.16 and 4.17) delay in getting the audited amount of net profits for assessment of education, reluctance on the part of the society staff in making payments, lack of full time separate machinery for recovery work and a majority of societies at the primary level having either no profits or just marginal amounts resulting in very low potential for the education fund.

The subscription of Haryana Sahkari Parkash and advertisements published in it as well as the Press have not contributed much to the income of Harcofed. The facility of loans to the Press by Harcofed has further hit its activities (Table 4.19). The State aid and help has curbed and crippled the democratic control and autonomy of Harcofed and has reduced it to the status of a Government Department.

Suggestions to streamline the procedures to ensure regular payments and to supplement the income are as follows:

- Membership of Harcofed may be broadbased to facilitate expansion and to generate internal financial resources.

- The accounts of Harcofed ought not to be maintained on double-entry system. A simple income and expenditure account may be maintained. The principle of budgeting may also be followed.
The rates of admission fee may be raised to Rs. 100. Members may be made to pay annual subscription at the following rates:

a) Primary societies with working capital up to Rs. 5 lakh
   Rs. 500/-

b) Primary societies with working capital above Rs. Five lakh
   Rs. 1,000/-

c) Central societies with working capital up to Rs. 50 lakh
   Rs. 2,500/-

d) Central societies with working capital above Rs. 50 lakh
   Rs. 5,000/-

e) Apex Institutions with working capital up to Rs. One crore.
   Rs. 10,000/-

f) Apex Institutions with working capital above Rs. One crore.
   Rs. 20,000/-

The maximum limit of contribution in the rates of education fund is required to be doubled as follows:

a) Apex Institutions
   2 per cent of the net profits subject to the maximum of Rs. Two lakh

b) Central societies & sugar Hills
   2 per cent of net profits subject to a maximum of Rs. 50,000/-

c) Cooperative Marketing Societies and Primary Land Development Banks
   2 per cent of the net profits subject to maximum of RS. 10,000/-

d) Other primary societies
   2 per cent of the net profits subject to maximum of Rs. 500/-

Early steps to liquidate the arrears of annual subscription and education fund getting the provisions of Section 110
invoked for effecting the recovery as arrears of land revenue through RCS may be taken.

- To overcome delay in getting audited figures of net profits, the rates could be linked to annual turnover or working capital of the society.

- The rates of subscription to Haryana Sahkari Parkash may be raised to Rs. 100/-per annum and an attempt to include all the apex and central societies, if not all the societies, among its subscribers may be made.

- Directions to all the societies to route their advertisements through this journal may be got issued from the RCS.

- The loan facility available to the Press from the head office may be discouraged and the Press may be managed in such a way as to be an economically viable and income generating activity.

Education & Training:

Harcofed has been undertaking member education and training programmes as well. But the pace of member education programmes, being implemented by peripatetic approach, is very slow, lacks continuity and not concentrated on specific groups. CEIs face a lot of problems in the selection/identification of the members for the programmes and there are no pre-programme studies as well as follow-up. The curriculum
does not cater to the actual needs. There is scarcity of study material for the CEIs as well as the participants. Teaching is not supplemented with the modern audio-visual aids. The District Cooperative Education and Training Centres lack basic infrastructural facilities necessary for a training centre. Nomination of employees for training at Institute other than Harcofed is not adequate. Further, there is under-utilisation of capacity at CTC Rohtak, due to a small number of nominations by the cooperatives and no short-term courses were organised. The employees of primary societies did not participate in the training programmes especially of Harcofed due to their preoccupation with the office work, lack of infrastructural facilities at these Centres and name not sponsored by their head office. CEIs played very little role in persuading them for training.

Suggestions to streamline education and training programmes are as follows:

Cooperative Education:

- The pace of education programmes may be accelerated ensuring its continuity by replacing the peripatetic approach with team and area approach in a phased manner.

- The main focus of the programmes may be on teachers, journalists, Pradhans, members of Panchayats and trade unionists due to its multiplier effect and to make it cost effective.
Pre-Programme studies may be encouraged in all the societies for understanding the problems of MCMs, to enlist support of committee members for ensuring the local community's cooperation in selecting/identifying the participants opposed to the ideology of cooperation.

- Participants may be convinced of the utility of cooperation in their life for their regular attendance and active participation in the programmes.

- The convenient location of venue and incentive in the shape of light refreshment may be ensured.

- Item-wise comparison of performance (Table 7.18) reveals that there is no significant difference in the performance of trained and untrained MCMs in regard to Accounts and Business Development Planning in PACs which shows that their knowledge is poor. Greater stress is required to be laid on these aspects.

Training:

- Exercise to work out the manpower in cooperatives may be undertaken for taking stock of the present and future training needs. The Cooperation Department may ensure regular nominations both for short-term and long-term courses by the management of the cooperatives to the VMNICM, Pune and ICM, Chandigarh.
The CTC, Rohtak, may ensure optimum utilisation of its capacity and must have regular faculty which could devote whole-heartedly to training activities. Necessity of organising short-term courses may also be recognised.

The provisions of training reserves may be made for ensuring nomination of the employees for training.

Common to both Education and Training:

- The syllabi may be structured keeping in view the practical aspect in tune with the changing situations.

- The availability of study material duly prepared by the competent persons such as faculty of ICMs and university teachers, both for CEIs and participants, may be ensured.

- Teaching conducted through the traditional lecture method may be supplemented with modern audio-visual aids for bringing creativity.

- Early steps to provide basic facilities such as proper building, library, hostel, study-material and audio-visual aids at District Centres may be taken.

- Impact-finding visits to the societies where the programme has been conducted for judging its impact by raising the limit of TA of CEIs and entrusting the collection of funds to ministerial staff may be encouraged.
Public Relations & Other Activities:

Harcofed has not only to undertake educational activities but also to publicize the results of the working of the entire movement in the State to project a proper image of cooperatives to patrons and the public. It has failed to continue screening of films on cooperation. The number of radio-talks, distribution of published literature, seminars, debates, exhibitions, cultural programmes, farmer's training camps have not been adequate. The only Prachar Party for organising cultural programmes is not sufficient to cover the entire state. The library maintained at the head office has been dismal. MCMs could not participate in these programmes being unaware of them. The progress of implementation of the 20-point programme has not been satisfactory. Cooperatives have been getting their printing work done from other Presses instead of from that of Harcofed despite directions of the RCS to this effect.

The following suggestions are made to rationalize the role of public relations and other activities undertaken by Harcofed:

- The screening of films discontinued since 1983-84 may be revived without any further delay in view of their mass appeal.
- The number of radio-talks may be increased in view of illiteracy of the ruralites.
- The availability of published material such as posters, booklets, pamphlets, Haryana Sahkari Parkash may be ensured in every society, if not every Panchayat. They may be
redesigned, improved qualitatively for serving a purposeful role.

Seminars and debates may be organised frequently so as to cover a maximum number of students. In these seminars and exhibitions, academicians may be invited.

Exhibitions may be organised at each district head quarter.

The pace of cultural programmes may be accelerated by raising the number of Prachar Parties for covering all the villages in the State.

State-level functions like celebration of the Cooperative week may be organised every year as they provide a forum for discussion of problems, sharing experience and find out ways for promoting the movement.

Farmers' Training Camps may be organised in collaboration with Haryana Agricultural University, Hissar, in view of their profound effect in encouraging the farmer members to adopt standard farming practices.

The library may be updated by purchasing latest books for providing reference material to trainers.

The positive results of the Women Mobilisation Project have necessitated its expansion to other areas in the State which may be taken up in a phased manner.
Implementation of the 20-point programme of family planning welfare & nutrition of women & children and adult literacy may not be undertaken as the involvement of CEIs in these activities hampered their usual work of education and training.

Widespread publicity not only of public relations programmes but also of educational ones may be given for facilitating participation by maximum numbers.

The violation of RCS instructions to entrust all the printing work to Harcofed Press may be brought to his notice for taking necessary remedial measures.

Evaluation of Cooperative Education Programmes:

The educational process is working slowly on the psychological growth of participants. Each individual, having distinct physical makeup and subject to a variety of motivating factors, the effect of education may not show the same degree of change in the behavioural pattern of different participants in the desired direction. Hence, the effect of education has to be assessed with great caution.

The evaluation of cooperative education programmes, being implemented with a view to determine their impact on members, has never been undertaken by Harcofed. The educational process is also aimed at bringing about an attitudinal change in the
participants. Such a change is difficult to be directly assessed, but the replies from respondent MCMs, Secretaries, CEIs as well as the results of t-ratios, provide some basis to infer that the programmes have contributed to increased awareness and better participation of at least some members working in cooperatives.

Like any educational programme for any group and at any level, these programmes too have contributed to increased knowledge of bye-laws, attendance at meetings, understanding of duties and responsibilities and adoption of standard farming practices (Table 7.1, 7.8, 7.9 & 7.10). Trained MCMs understood their role in effecting improvement in the affairs of the society (Table 7.3) and the functionary which could be helpful in securing satisfactory services (Table 7.4). The programme provided inspiration and urge for the local leadership among the members (Table 7.5).

An attempt was made to assess the reflection of this change in the operations of the societies (Table 7.13). Improvements are seen in the working but it would, however, be hazardous to ascribe them entirely to education programmes.

The difference in the ratings of trained and untrained MCMs is significant (Table 7.15). Trained MCMs seem to know the objectives of a society, rights, duties, responsibilities and methods of loan operations better than the untrained. Objectives of the society are likely to be realised in an effective way if
all the MCMs are trained.

The difference in the knowledge of trained and untrained committee member is highly significant (Table 7.17) which shows that the trained committee members know more about the working of cooperatives than the untrained.

On the evidence of t-value, it may be indicated that among the committee members and members who have not participated, the former have better knowledge regarding functioning of cooperative societies than the latter (Table 7.19)

The trained MCMs, therefore, appear to have become more conscious of aims, objects, progress and attainments of cooperatives than the untrained ones.

It is hoped that these suggestions based upon the analysis of facts, if implemented, can improve the functioning of Harcofed and, in turn, cooperative system.