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Research Paper Economics



Human Resource Practices in Banks Some Myths and Realities

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The field of development administration seems to owe its existence, not to a patented disciplinary methodology or set of concepts, but to the practical needs of administrators and academics who have responded to demands for action and explanation in the face of concrete phenomena and operational necessities. So Weidner defined development administration in terms of "the process of guiding an organisation towards the achievement of progressive political, economic and social objectives that are authoritatively determined in one manner or another" (Weidner 1962:98). The key to this approach and its major analytical problem, as Weidner himself recognised, is the existence of national goals which may be regarded as "authoritatively determined. Nonetheless, this approach distinguished development administration from the "law and order administration" characteristic of colonial regimes, which is often the historical precursor to development administration in specific countries, and is easily identified as less interested in change and more interested in the maintenance of the status quo (Hope 1984:68)

So one way of locating development administration as a distinct area of administration has been to see it as self-consciously achievement oriented and that achievement has focused on changing existing practice. In this way development administration has come to involve administrative development in terms of the improvement of the capacity of government to implement development programmes and the manner in which an administrative system reacts to social change.

If social change and the administrative response to it are adopted as the central focus of development administration, a number of conceptual tools become available. It is then possibletito use the systems approach to establishing the complexity and interdependence of factors in administrative development. It will, however, be necessary at the same time to reject the assumption of the crudest systems literature which sees change as the manifestation of universal laws and to place instead the action of people at the centre. Similarly it may now be possible to use functionalism in its emphasis on systems-relevant consequences while rejecting the assumption of equilibrium and evolutionism. In this way "development" is seen not as a natural process but as an outcome^directed and determined by the action of real people. So development administration becomes not only, or even principally, concerned with an outcome, rather the focus is shifted to process.

In this conceptualisation, development administration takes on all the political complexity of competing interest. In turn, once process is established as the central focus the endless argument over the measurement of outcomes becomes less vital and instead it is possible to focus on identifying improvements in administrative capability. The importance of process in development administration also goes to the nature of the field and its differentiation from related areas of concern. Hope and Armstrong have argued, for instance, that while development administration is but one factor in economic growth, its importance is strategic in that the administrative system determines the method of implementation of development plSlicy and is subject to deliberate social control and change (Hope and Armstrong 1980:320), So not only does the end not justify the means, but the means have a determinative impact on the end. This clearly Rlaces the behaviour of people and the organisations through which that behaviour finds expression in the centre of the development picture. For the present purpose it opens an avenue for conceptualising the role of human resource management in development.

That avenue seeks to make limited use of the functionalist approach which defines development administration as "the public administration of economic development" so that the purposes of development administration are to stimulate and facilitate defined programmes of social and economic progress ...(and) development administration is the administration of policies, programmes and projects to serve development purposes (Hope 1994:63).

The limitations of such an approach, as already mentioned, lie in the assumption of political equilibrium and the consequent overlooking of the process by which "development purposes" are defined in any particular polity. For this paper, however, such functionalism is useful in focusing attention on'the impact of organisations on the operation of the systems of development administration. Development purposes — whatever they are and however they have been established — are better served by effective, efficient, productive, organisations.

Before considering the role of human resources management in this, however, it is necessary to return to the issue of the nature of development administration to abstract one more set of concepts concerned with the nature of development institutions.

INSTITUTIONAL CAPACITY AND DEVELOPMENT

Whereas the development administration prescriptions of the 1960s and '70s assumed a benevolent state, the 1980s saw an increased cynicism in regard to state agencies, going as far as the development of the view that these organisations served the interests of their own members rather than those of the border community (Hewitt, et al. 1992.ch.5). In the same period the "counter revolution in development theory and practice" (Toye 1987:22ff) led by neoclassical economists challenged the idea that development should be led by governments arguing that private action was more effective. This challenged the very basis of much of the earlier development administration.

Critiques of the role of the state in development were also forthcoming from more political economists. The latter saw third world bureaucracies setting out to socially engineer their way out of poverty by providing basic needs, which they castigated the market for failing to do. While aware of the limitations of market mechanisms, however, they were less inclined to consider "the inherent limitations of an imperfect bureau-

cracy for the suitability of their states as vehicles for the public good (Lai 1983:103,108). In short, the assumption that there-is a public interest, which states will be competent to identify and willing to serve, took a battering on all fronts.'

This created the political space for a reform agenda, which in the area of development administration has focused, as already mentioned, on bureaucratic reform. While "market failure" had long been a rationale for government intervention, now "government failure" became an increasingly widely used term,. The basis for this was seen in the dismal results of state organised production, the inefficiencies in the implementation of development programmes and the domination of public agencies by the private interests of their senior officials.

The response of the US development administration commentators was to call for "system-wide transformation", so as to make administration a fit instrument for carrying out social and economic policies and achieving the socio-economic goals of development" (Hope 1984:79-80). This does little to address the cynicism regarding the role of the state and in practice seems to suggest that what works in the US will work anywhere. With some sensitivity to this criticism, citizen participation may be seen as a pragmatic, rather than an ideological, strategy for improving the development process (Bryant and White 1982:211). In practical terms the decentralisation of bureaucracies seems a means of improving participation, and there is some empirical evidence that this has brought development administrators closer to citizens encouraging greater understanding and co-operation (Covyers 1983:98-101). An even more pragmatic argument for the benefits of participation is that it improves the strategic "fit" between beneficiary needs and programme objectives so that participation facilitates implementation because motivation to build and exploit the benefits is stronger when participants have agreed on a course of action (Paul 1983:95-6).

Indeed, for the more political economists the antidote for the failures of state intervention was "public action ....(defined as) a matter of participation of the public in the process of social change" (Dreze and Sen 1989:259). While public action may not be for public benefit and is almost invariably motivated by sectional interest, the pluralist assumption has its own implications as to the role of the state as an impartial umpire above the squabbles of competing groups. The public action approach meets this objection with the view that the state can be reformed or "reversed" (Chambers 1988). This would be achieved by reforming the operation of administrative agencies. Bureaucracies would be decentralised so that they were-<closer to the communities they "ought" to serve and they would be diversified so that they, reflected more accurately community variety. At a more micro level this type of bureaucratic reform would enhance the status of front line staff, create control systems which encourage interaction with service users and localise both control and resource allocation (Mackintosh 1992:85).

Such an approach has played a part in the reaction to policies of economic rationalism in Britain (LEWRG 1979), where political traditions add some credence to the pluralist assumptions concerning the role of the state. It is hard to see it working in environments in which people lack the freedom and organisational experience to exert pressure on state agencies or indeed where the state agencies themselves have a tradition of legitimacy not based on European political theory.

The point is that historically the institutional concomitant of development administration as "a carrier of innovative ideas" has been the creation of state agencies charged with development responsibilities (Fainsod 1963:2). As the performance of these agencies proved disappointing, development administration commentators stressed the need to enlarge the capacity of government (Riggs 1971:73) identifying "the mobilisation of bureaucratic skills for speeding up the development process" as essential (Garcia-Zamor 1973:422).

The assumption that development administration would be successful did not take serious account of the fact that many projects at both micro and macro levels simply failed (Quah 1979:25-36). For their part the neo-classical economists urged the abandonment of the central role of state agencies. In practice, however, such recommendations tended to be subject to the "orthodox paradox" (Kahler 1990),in which the supremacy of financial, as against spending, ministries resulted in the straightening of some core state functions as the executive branch of government gained enhanced control over key economic variables. Meanwhile the development administration theorists stressed equity (Berg 1988), the perceived failures of the neo-classical economists (Toye 1987) an noted the return of the state as a central player (Evans et al.1985).)

In this global marketplace, understanding of organization culture of different organizations and their HR practices is invaluable. This article will bring insights about HR practices in the banking sector, more specifically certain practices in specific banks. Indian financial institutions, especially commercial banks, have started realizing the need for a strong human resource orientation for their survival in the face of the upcoming challenges. With attrition becoming a stark reality in the Indian banking sector, it is increasingly being understood that employee loyalty has to be created by organisational interventions which can develop on its own-HRM function in an organisation is being increasingly recognized as a strategic business partner with the responsibility of managing a key corporate resource. It is expected that HR function must help the organisation to be more agile by adopting practices that allows it not only to adapt to changes in the external environment but also to benefit from the same.

The primary concern of the bank should be to bring in proper integration of human resource management strategies with the corporate business strategies. This is required to a greater extent, due to the fact that efficiency of human resources is possible only through creation of congenial environment through the formal structure called Organizational Climate and HR Practices adopted in the bank.

The long-term vision for India's banking system is to transform itself from being a domestic one to a global one may sound far-fetched at present. To take up this industry to the heights of international excellence requires combination of new technologies, better processes of credit and risk appraisal, treasury management, product diversification, internal efficiency, external regulations and adoption of unique and innovative practices of human resources.

The most important need in the banking industry is naturally the HRD. It envisages the growth of an individual in tandem with the organisation and aims to achieve a synchronization in a bid to attain the organisational goals. It also aims at the growth of the individuals by ensuring an enabling environment to develop capabilities and to optimise performance.

During the early phase of banking development in India after independence, opportunities for employment of the educated man-power were relatively limited. Public sector was seen as the large scale employment provider. Banking sector was the preferred employer for the educated after nationalisation of banks in the country. In recent years, this position has changed dramatically. Due to its hierarchical and colonial structure where seniority gains preference over performance, it is not the best environment for attracting the best talent from among the young.

In view of this fact, almost all major banks are evolving several HRD systems and with HRD continuing to receive marked focus in the Bank's scheme of things, the initiatives have been fine-tuned to combine effectively with the changing times and to keep pace with the expectations of the workforce. One of the systems and practices is highlighted in this paper which will focus on the objectives of employee satisfaction at work place environment.

Organisational Culture:
Organisational culture is the personality of the organisation. Culture comprises of the assumptions, values, norms and tangible signs (artifacts) of organisation members and their behaviours. Sooner or later the members of the organisation come to realise the particular culture of the organisation. The culture is difficult to express distinctly, but every one knows it when they sense it. Different organisations have different cultures. The culture of a public sector enterprise is different from private sector organisation. Even among the public sector there exist different cultures. One can tell the culture of an organisation even by looking at the arrangement of furniture, what they talk about in the corridors, what their members wear etc. It is similar to someone's personality.

Types of Culture:
Researcher Jeffrey A. Sonnenfeld identified four types of Cultures in an organisation.

Academy Culture:
Employees are highly skilled and tend to stay in the organisation, while working their way up the ranks. The organisation provides a stable environment in which employees can develop and exercise their skills. Examples are universities, hospitals, large corporations, etc.,

Baseball Team Culture:
Employees are "free agents" who have highly prized skills. They are in high demand and can rather easily get jobs elsewhere. This type of culture exists in fast-paced, high-risk organisations, such as investment banking, advertisement etc.

Club Culture:
The most important requirement for employees in this culture is to fit into the group. Usually employees start at the bottom and-stay with the organisation. The organisation promotes from within and highly values seniority. Examples are the military, law firms, etc.

Fortress Culture: Employees don't know if they'll be laid off or not. These organisations often undergo massive reorganisation. There are many opportunities for those with timely, specialised skills. Examples are large car companies, large sales organisations etc.

Family Culture:
One of the striking cultures prevailing in Indian Banking sector which is continuing even after the nationalization is the Family Culture which is akin to Club Culture referred above. The origin of this culture is more than a century old wherein the recruitment was taking place not by advertising or campus recruitment but by looking at the family of the aspirant for the job. Even the salary was variable wherein the more needy used to get a little more than the others. The management used to know the history of the entire family of the employees. The misconduct was looked upon as a blot on the Bank and the family and therefore were very cautious and careful in selecting the employees in the Banks. The employees too were not inclined to risk the family honour. In the early years the employees were from among the families of shareholders and directors and were known I to each other.

In this culture, every new entrant was placed under a senior to learn the nuances of the job. The sub staff was the most important person in a bank branch who used to know the important customers of the branch besides knowing the entry level jobs that a new comer ought to know before attending to the customers at the front office. In the absence of Manual of Instructions on any job the need for being an apprentice under a senior was more an inevitable part of work rather than by compulsion. The grooming under a senior over a period developed as a culture akin to a family. This culture developed over the years and was passed to the next generations. Another striking feature of this culture was the reverence towards the founder of the Organisation. The great respect and reverence towards the founder among the south based banks has been a part of the family culture. No function or celebration commences without Honouring the founder. The patriarchicall family structure is quite evident wherein the head of the family is revered and remembered years after his death more importantly even after they attained the public sector character.

Over the long years of its establishment the Family Culture has taken root and the process can be attributed to the following aspects of its functioning.

I. Entry Interview
It assumes great significance as it is the first step in the process enfolding the new entrant in the warmth embrace of "family culture". The pride of being a part of the institution goes a long way in moulding the best asset, the human resource. The system of "entry Interview" should pave way for this.

- The objectives could be to introduce the new entrants to the history, ethos, culture, tradition and work ethics of the bank.
- To show concern for proper settlement of the new entrant at the work place and to ensure full devotion to work.
- Proper introduction of the new entrant to all the employees and to create a feeling of oneness and a sense of belonging so that-the process of emotional integration is fast and smooth.

II Training System
The importance of imparting training to the employees is directly related with the efficiency of working. Due to this fact, many banks came out with well structured and defined training modules for their employees. The focus of the training systems is to impart need based training and knowledge on functional and behavioural areas.

- To develop the personality and skills of employees to perform their jobs with efficiency.
- To promote attitudinal development, communication and marketing skills for effective customer service.
- To achieve this training objectives,
- There must be a system to identify the training needs of employees from the grassroots level by Branch manager taking into consideration the job / skill requirement and the training needs of the department/s.
- Thrust areas to be identified with the focus on changes taking place in the banking scenario.
- Designing the programmes on the basis of specific objectives of the programme, the target group, macro issues and the current and emerging business scenario and their impact on functional aspects of the bank's business.
- Pedagogical tools and techniques are to be determined on the basis of the profile of the trainees, objectives of the training programme and nature of inputs.

III Incentives for self Development:
As knowledge is power, constant updation of knowledge is essential. In order to facilitate this, there are many banks that are motivating their employees for taking up diploma courses, certificate programmes, graduation and post graduation courses. As a part of motivation, incentives are also given to those who have successfully completed the courses. Further on completion, concerned employee shall be considered for placement suitable to additional qualification.

IV Employee Suggestion Scheme:
Employees are the 'bacfnjk bone' of the banking sector. Systems and procedures are implemented through them and new & innovative products are delivered through them. They are the ones who are in constant touch with clients and customers. Hence they can pinpoint as to where exactly the shoe pinches and are capable of giving their suggestions and ideas for improving the systems, procedures, services, products, etc. To facilitate this,' Employee Suggestion Scheme' is also one of the practices in the banking arena.

V Staff Meetings:
Staff Meeting is one of the oldest formal HRD systems of the bank. It is the most useful participative forum at branch/ unit level enlisting involvement of all the employees at all cadres in the effective functioning of the branch/office. It is a free forum for two way communication facilitating both individual development and organisational effectiveness. The concept basically aims at group synergy, team building, open culture, family feeling and talent recognition which individually and cumulatively benefit the organizations.

The forum is being effectively utilized for harmonious functioning of all the branches and administrative units through greater involvement and collective contribution of all staff members in the banking sectors.

Understanding the importance of meeting, in many units it is not only conducted on monthly basis, but also selectively on daily basis to set the road map for target reach.

VI Study Circle
The concept of Study Circle aims at self development of employees by instilling a desire to acquire/update knowledge, information and experience. It also kindles and triggers thinking and learning process, thus facilitating personality development. This is an innovative HR practice utilized for more than three decades by various banks. This envisages enrichment of general knowledge, enabling multifaceted development of employees, giving an opportunity to employees to discover their talent and come out of their cocoons. The added advantage of Study Circle is that the same is arranged at the doorstep of the employees for their benefit.

VII Brain Storming Sessions
This is a technique for generating ideas and suggestions on topics of relevance and also to provide alternate solutions to problems by simulative thinking and imaginative power of cross section of employees. This technique is well utilized across the banking sectors, involving employees at all levels and cadres. Brain Storming techniques are adopted to generate ideas from a cross section of employees on various topics and- issues to generate new ideas.

IV Quality Circles
The concept of Quality Circles has been built on the basic foundation of "Participative Work Culture". The motivation and involvement of employees at grass roots level exploring their potentials, creativity and capabilities is put to practice through Quality Circles. It is a time tested tool of Total Quality Management (TQM) which promotes team spirit, cohesive quality work culture, and commitment.

Challenges Faced by the Indian Banks:
1. The real challenge of this sector is how to transform into global corporations without losing the positive values and culture that they have developed.
2. As most part of the jobs in this industry is monotonous/ repetitive and routine, the HRD Department has to empower, engage and energise employees to create effectiveness & efficiency through motivation. Organizational structures, systems & procedures are facilitators of these, and there is a need to focus greater attention on these aspects by the industry.
3. However, the emergence of a core and peripheral workforce in many organization has presented new challenges for HR managers. Public & private sector organizations are fast becoming diverse communities for core workers, flexibly employed casual and part-time workers, consultants, contractors & business partners.
4. Certain rigidities have also developed in HRD within the banking system because this industry is largely in the public sector.
5. Internal communication is one of the missing links in public sector undertakings. Use effective methodologies to develop result oriented internal communication will be in the interest of public communication.

Conclusion:
In a nutshell, it is felt that, there is a need to have a relook on the HR practices followed by different public sector banks for the retention of the new talent. Time tested practices are to be fine tuned, redundant unproductive practices are to be left behind, new methodologies to be adopted to set tune with the influx of high adrenalin generation in the banks. New training methodologies are to be adopted to understand new financial products which are becoming increasingly complex and diverse, while the markets in which they trade get progressively deregulated. It is being predicted that India could become the third largest banking hub in the world by 2040. To march towards this, the adoption of a highly effective, dynamic and responsive HR System is the need of the hour.

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