THINK INDIA JOURNAL

ISSN:0971-1260
Vol-22- Issue-14-December-2019

The Impact of Transfer in the Development of Human Resource in Co-operative Banks

Rajesh

Research Scholar

Dravidian University, Kuppam

Abstract

There are different factors which contribute in the development of employees in any type of the organization. Job transfer is a relocation of an employee to the same class in a different department of the job site or to a related classification within the same salary range.

- A transfer may even improve an individual's motivation and satisfaction, especially when a person finds little challenge in the old job. The new position may offer new technical and interpersonal challenges. In turn, these challenges may prove to be a growth-oriented opportunity for the transferee.

The development of an employee would imply help to the individual on the job through coaching, counseling to guide, encourage, support, and train him to feed some additional information, inculcate skills and bring out a change in his outlook and so on and so forth. In this regard HRD is considered as the most suitable method of developing individuals in the organization because a cardinal characteristic of HRD that distinguishes it from other branches of personnel management is its essential inward look .It emphasizes upon a continuous search of limitless, intrinsic human potential. These objectives of HRD process are facilitated by different sub – systems / mechanisms like : (I) performance appraisal (ii) Training (iii) Potential appraisal (iv) Organization development (v) Employees ' counselling (vi) Career planning and development

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ISSN:0971-1260
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(vii) Manpower planning (viii) Job rotation (ix) Data Bank (x) Transfer and demotion (xi) Interpersonal relations (xii) Rewards and incentives (xiii) Working and living conditions (xiv) Recruitment , selection , placement and (xv) Grievance redressal

Introduction

There are three dimensions to the concept of HRD. In the first place, persons working in organizations are regarded as valuable resource implying that there is need to invest time and effort in their development. Secondly, they are human resource which means that they have their own special characteristics and, therefore cannot be treated like material resources. The approach focuses on the need to humanize organizational life and introduce human values in the organization, and thirdly, the term human resource does not merely focus on employees as individuals, but also on other social realities, units and processes in the organization. These include the role of the job a person has in the organization, the dyadic unit (consisting of the person and his supervisor), the various teams in which people work, the inter team processes and the entity of total organization.

Any person appointment in the Bank may be posted to work in the Head office of the Bank or in any of its Branches or at a place where the Bank has any business. No travelling allowance is paid to new entrant. He may be transferred at the discretion of the Bank from the head office to a Branch or vice-versa or from one Branch to another branch or to any place where the Bank has its business. On such transfer the employee shall be entitled to transfer allowances for himself and his dependents the transfer can also be made on employee's request. Such employees are not eligible to claim any transfer allowance.

Unless exigencies of services require otherwise, the period of stay of an officer at a place does not normally exceed 5 years. In case of an employee, provides seven day's joining time.

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Review of Literature

Here, in this paper findings and observations of different researchers have been studied in depth and try to evaluate the significance of these studies.

Like promotion transfer is used to place `employee in position where they may get greater job satisfaction and contribute their best efforts to the organization. Yoder and Associates have defined transfer as a lateral shift causing movement of individuals from one position to another usually without involving any marked change in duties , responsibilities , skills needed or compensation . [26]

Demotion refers to the lowering down of status, salary and responsibilities of an employee. It is used as a punitive measure where there are serious breaches of duty on the part of employee or inability of an employee in the present post. Demotion is defined as'" the assessment of an individual to a job of lower rank and pay, usually involving lower levels of difficulty"

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Objectives

The main objectives of the study is to find out the Impact of Transfer in the Development of Human Resource in Co-operative Banks in Haryana.

Hypotheses

On the basis of the above mentioned objectives, the followings are the hypotheses of the study:

1. There is no significant relationship between transfer and educational qualification.
2. The mode of employment does not significant relationship with the transfer.
3. There is no significant relationship between length of service and transfer.
4. There is no significant relationship between age and transfer has been found.
5. There is no significant relationship is observed between designation and transfer.

Sample

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ISSN:0971-1260
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The sampling for the present study included the employees working in all the three cooperative banks (Haryana state cooperative bank, Rewari central cooperative bank and Rohtak central cooperative bank). The sample of 250 employees is selected out of total number of employees working in these banks.

Collection of data

The Secondary data have been collected from the Head office of the Rewari Central Cooperative Bank and annual reports, books and other printed materials available in the library of these banks.

The Primary data has been collected through the questionnaire formulated for the requirement of the study.

Tools of Analysis

For the analysis of the collected data the Mean, SD, SE and Chi-square test have been applied. The Chi-square test is a non-parametric test (i.e. where the parameters of the population are not know) normal-parametric data does not follow the normal curve of the probability and have unequal or un-measurable scale intervals between categories from the different categories of employees in the form of nominal data. Hence X2 test is considered more appropriate in the present study. The value of X2 square is:

$$X2 = \sum_{Z=1}^{N} \frac{(O1-E1)2}{E1}$$

Where X2 is calculated value of the chi-square, O1 is the observed frequency, E 1 is the expected frequency. The calculated value of chi-square is compared with the table value to test whether the difference in the observed and expected frequencies is statistically significant or not.

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Analysis and Results :- The Impact of Transfer in the Development of Human Resource in Co-operative Bank has been analysed as under :-

(a) Qualification and Transfer

Transfer is the movement of an employee from one job to another job on the same occupation level, and at about the same level of wages or salary. No appropriate increase or decrease in duties and responsibilities is involved, although, there may be a change in their specific nature of job and in working conditions. Here an attempt has also been made to study the extent of transfer on the basis of selected variables. How the transfer affects the human resource development and employees performance. The responses of the respondents are presented through the following tables.

Transfer and Selected variables

Table 1: Qualification and Transfer

Educational qualification	Transfer		Total
	Yes	No	
Matriculates	76 (77)	26 (23)	102 (100)
Graduates	51 (75)	17 (25)	68 (100)
Postgraduates	20 (67)	10(33)	30(100)
Total	147 (73.5)	53 (26.5)	200 (100)

Note: Figures in parentheses indicate the percentages of row total

$X2 = .80$; $p<0.05$

An analysis of table 1 reveals an interesting fact that 77 percent of employees who were transferred during previous three years were matriculates. Among graduates and postgraduates employees, the percentage of transfer has been recorded by 75 percent and 67 percent

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ISSN:0971-1260
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respectively. The value of chi-square (0.80) is less than the table value. This leads to the conclusion that there is insignificant relationship between transfer and educational qualification.

(b) Sex and Transfer

Table 32: Sex and Transfer

Sex	Transfer		Total
	Yes	No	
Male	129 (79)	33 (21)	162 (100)
Female	18 (47)	20 (53)	38 (100)
Total	147 (73)	53 (26.5)	200 (100)

Note: figures in parentheses indicate the percentages of row total

X2 = 16.76; p<0.01

Table 2 reveals the view of respondents regarding the extent of transfer on the basis of sex. It is noticed that the number of male respondents transferred during the past three years was higher (79 percent) in comparison to female respondents (47 percent). On the application of chi-square test, the null hypothesis is rejected at 1 percent level of significance, implying thereby that there is a significant relationship between sex and transfer.

It may further be concluded that frequency of transfer is significantly higher among male respondents in comparison to females.

(c) Mode of Employment and Transfer

Table 3: Mode of Employment and Transfer

Mode of Employment	Transfer

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	Yes	No	Total
Employment exchange	101 (82)	21 (18)	122 (61)
Direct Recruitment	21 (70)	9 (30)	30 (15)
Ex-employees	6 (33)	12 (67)	18 (9)
By recommendation of Some authority	19 (63)	11 (37)	30 (15)
Total	147 (73.5)	53 (26.5)	200 (100)

X2 =20.70; p<0.01

Note: Figures in parentheses indicate the percentages of row total

It is evident from the table 3 that out of 200 recruited through employment exchange whereas the transfer was the lowest (33 percent) among the employees who had been recruited from ex-employees. The chi-square value is more than the table value at 1 percent level of significance with 3 degrees of freedom. So the null hypothesis is rejected with the inference that the mode of employment has a significant relationship with transfer. In other words the frequency of transfers is significantly higher among the employees who had been recruited through employment exchange and directly.

(d) Length of Service and Transfer

Table 4: Length of service and Transfer

Length of service	Transfer		total
	Yes	No	
Up to 10	96 (86)	16 (14)	112 (100)
10-20	44 (79)	12 (21)	56 (100)
Above 20	7 (22)	25 (78)	32 (100)
Total	147 (73.5)	53 (26.5)	200 (100)

Note: figure in parentheses indicate the percentages of row total

X2 = 57.89; p<0.01

Table 4 depicts that out of total sample employees, the number of employees was maximum (112) whose length of service was up to 10 years and the number was lowest (32)

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whose length of service was above 20 years. The table further highlights that transfers were the highest among employees having service up to 10 years and it was the lowest among the employees having service above 20 years. It was also noted that 26.5 percent of the respondents having different years of service were not transferred during the previous three years.

In order to study the significant relationship between length of service and extent of transfer, the, X2 method is put to test. It is found that chi-square calculated value is highly significant at 1 percent with 2 degree of freedom. It leads to the conclusion that there is a significant relationship between length of service and transfer. The extent of transfers was significantly higher among the employees of up to 10 years of service than the employees of 10-20 and above 20 years of service.

(e) Age and Transfer

Table 5: Age and transfer

Age	Transfer		Total
	Yes	No	
15-30	54 (68)	26 (32)	80 (100)
30-45	55 (79)	15 (21)	70 (100)
45-60	38 (67)	12 (24)	50 (100)
Total	147 (73.5)	53 (26.5)	200 (100)

Note: Figure in parentheses indicate the percentages of row total

$X2 = 2.85$; $p > 0.05$

The table 5 reveals the viewpoint of different age group on transfer reveals that in the age group of 30 to 45 of respondents, 79 percent were transferred during previous three years whereas the frequency of transfers was the lowest (68 percent in the age group of 15-30. The employees who had not been transferred largely fall in the age group of 15 to 30 followed by 45 to 60

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The value of chi-square was computed and was found to be 2.85 which is insignificant (P^0.05). so insignificant relationship between age and transfer has been found.

(f) Professional Qualification And

Table 6: Professional Qualification and Transfer

Professional Qualification	Transfer		Total
	Yes	No	
Professional	19 (63)	11 (37)	30 (100)
Non-Professional	128 (75)	42 (25)	170 (100)
Total	147 (73.5)	53 (26.5)	200 (100)

Note: Figure in parentheses indicate the percentages of row total

X2 = 1.81; p>0.05

Table 6 depicts that 28 out of 200 respondents, 73.5 percent were transferred during previous three years. Whereas 26.5 percent have not been transferred. The table further indicates that 75 percent non-professional respondents were transferred during previous three years whereas among professional category of employees the percentage of transfer was noticed to be 63. The frequency of non-transfer was higher among professional respondents.

The calculated value is less than the table value at 5 percent level of significance. So the null hypothesis is accepted with conclusion that the relationship between professional qualification and transfer is found to be insignificant.

(g) Designation and transfer

Table 7: Designation and transfer

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Designation	Transfer		Total
	Yes	No	
Officers	22 (44)	28 (56)	50 (100)
Non-Officers	125 (83)	25 (17)	150 (100)
Total	147 (73.5)	53 (26.5)	200(100)

Note: figure in parentheses indicate the percentages of row total

$X2 = 31.04$; $p<0.01$

The extent of transfer made during the past three years had been examined on the basis of status in Table 7. 83 percent of the non-officers respondents had been transferred during previous three years where as the percentage were 44 percent among officers category of respondents.

On the application of chi-square, it is noticed that calculated value (13.04) is more than the table value, so we reject the null hypothesis. It may be inferred that the extent of transfers is significantly higher among non-officers in comparison to officers' category of respondents. Hence significant relationship is observed between designation and transfer.

6-10 Criteria for Transfers

Here an effort has been made to examine the existing criteria\basis on which the transfers are made in Cooperative banks selected for study.

(h) Criteria for making Transfers

Table 8 Criteria for making Transfers

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Sr. No.	Nature of Transfer	No of Respondents	percentage
1.	Job requirement	42 (10.0)	21
2.	Employees competencies	24 (6.40)	12
3.	On the employees request	22 (8.10)	11
4.	Completion of minimum period	32 (1.60)	16
5.	On political pressu	80 (40.00)	40
Total		200	100

Note: Figure in parentheses depict the X2 value of the cell

$X2 = 56.20;\ p<0.01$

There is a significant difference in the opinion of respondents regarding the criteria adopted in the banks for making transfers. Most of the respondents were of the opinion that transfer is made on the basis of political pressure followed by job requirement and completion of minimum period.

Table 8 reveals that 40 percent respondents viewed political pressure as the reason for making transfers. Transfers made on employees' request and employees' competence were viewed by 11 percent and 12 percent respondents respectively. It is concluded that political pressure has been observed as the significant factor of making transfers (X2 value of the cell is significantly higher followed by job requirement.

(i) Effect of Transfer on Employees Performance

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Table 9: Transfer and Employees Performance

Sr. No.	Nature of Responses	No of Respondents	Percentage
1.	To very high extent	12 (19.60)	6
2.	To high extent	20 (10.00)	10
3.	To some extent	48 (1.60)	24
4.	Don't know	12 (19.60)	6
5.	Not at all	108 (115.60)	54
Total		200	100

Note: figure in parentheses show the chi-square value of cell

$X2 = 166.40$; $p<0.01$

Table 9 indicates that 54 percent of the respondents were of the opinion that transfer improves the employees, performance "not at all" while 24 percent stated that transfer improves the performance "to some extent" and 6 percent reserved their opinion.

The value of chi-square depicts that calculated value is highly significant at 1 percent level of significance. So that null hypothesis is rejected at one percent level of significance with 4 degrees of freedom. In other words there is significant difference in the level of satisfaction regarding the effect of transfer on employee's performance. Majority of the respondents (54 percent) were satisfied "not at all" (value of X2 is very high relating to this cell) and tilt was more towards "to some extent".

(j) Transfer and HRD

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The opinion of respondents whether the transfer affects the human resource is analyzed from Table.

Table 10: transfer Develops the Human Resources

Sr. No.	Nature of Responses	No of Respondents	Percentage
1.	To very high extent	28 (3.60)	14
2.	To high extent	32 (1.60)	16
3.	To some extent	40 (.00)	20
4.	Don't know	18 (12.10)	9
5.	Not at all	82 (44.10)	41
	Total	200	100

$X2 = 61.40$; $p<0.01$

Note: Figure in parentheses indicate the X2 value of cell

It is analyzed from the Table 40 that 41 percent of the respondents were of the opinion that transfer helps in the development of human resources "Not at all" whereas. 20 percent and 16 percent viewed that transfer helps in the development of human resources "to some extent" and "to high extent' respectively. On the application of chi-square test. It is found that the calculated value (61.40) is more than the table value (13.477) at 1 percent level of significance with 4 degrees of freedom. It may be inferred that transfer significantly develop the human resources "not at all", because majority of the opinion were consistent to "not at all" and tilt was more towards "to some extent"

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Conclusion

Thus on the basis of the study. It is inferred that of the employees have got transfer in the co-operative banks in Haryana and majority of the employees (about 60 percent) are not satisfied with the transfer policy adopted by the co-operative banks insignificant relation between education qualification and professional qualification of an employee had not given due weight age. Other variables such as age, sex and length of service were given due weightage All most same results reflected in case of transfer policy of bank more than 57 percent of the employees are not satisfied with the transfer policy adopted inn Co-operative banks inn Haryana. However, about 49 percent of the employees are satisfied to same extent in this regards. Employees are not transferred on the basis of age, educational qualification and professional qualification where sex mode of employment length of service age .

Further, the study reveals that the employees in the age group of 15-30, 30-45, and 45-60 length of service 0-10 and 10-20 , educational qualification plus two , graduation and non-officer category of employees and male respondents of employees were satisfied with transfer policy of the co-operative banks to same extent. On the other hand employees having length of service above 20 years officers category of employees and female respondents here satisfied the transfred policy to high extent. Employees having post graduation qualification were found to be non-satisfied the transfer policy of the co-operative banks inn Haryana.

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