



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE AND MANAGEMENT

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HUMAN RESOURCE SYSTEMS AND ORGANIZATIONAL EFFECTIVENESS: THE CASE OF INDIAN RURAL BANKING

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ABSTRACT

The contribution of Human Resource Systems to the overall health and its effectiveness as an area of research has assumed great significance in view of the gearing up of the Indian economy to ensure its global placement. The role of banking in general and the rural banking in particular towards this end is significantly critical in the Indian context. The present study has been undertaken with this perspective in view. Research literature in the area has universally reported a significant relationship between core HRM practices and organizational success. (Becker and Gerhart, 1996; Michie, J. and Sheehan, M., 2005; Shari L. Peterson, 2008). Also, Human Resource Management acquires a special meaning in banking

industry in India, for reasons such as: the banking being a labour intensive industry, the labour turnover being less and the job security being high. Besides, the task of Human Resource Management is seen as central since the quality of banking and the service delivery is essentially a function of the quality of people involved in management of systems, practices and procedures in these organizations.

The present case Study is focused on The Jammu Rural Bank and the rural branches of State Bank of India, in Jammu and Kashmir State, India. The work seeks to examine the relationship between Human Resource Systems and Organizational Effectiveness and also undertake a comparative analysis amongst the Banks under study. The study is based on the assumption that focus on Human Resource Systems in rural banks is inadequate and the increased emphasis on these systems could contribute to enhanced productivity levels of rural banks.

As mentioned earlier, the Study has been undertaken in the two banks by administering two different sets of structured questionnaires on Human Resource System Models and Organizational Effectiveness. The questionnaire on Human Resource Systems Model includes 44 statements and Organizational Effectiveness Questionnaire, includes 12 items designed on Likert Scale with Reliability and Validity duly tested. The study surveyed 310 respondents from all the four cadres of both the banks. Stratified Random and Purposive sampling technique have been used to make the sample representative. Quantitative Techniques like factor analysis, correlation and regression have been applied to statistically analyze the data.

The analysis of the data collected develops a perfect fit model between Human Resource Systems and Organizational Effectiveness. The study reveals inadequate Human Resource Practices and consequently the low degree of Organizational Effectiveness in the rural branches of the State Bank India. Also, the study reports that the Human Resource Systems are not that developed in Jammu Rural Bank as compared to the State Bank of India. The current empirical research is an attempt to put forth the Human Resource Systems- Organizational Effectiveness interface as a case study of rural banking sector in India.

KEYWORDS

Human Resource Systems, Organizational Effectiveness, Banking, Rural banks

INTRODUCTION

Human Resource Systems have assumed considerable importance in recent years in the wake of globally competitive scenario. Each firm is seeking to transform into a globally adaptive organization by instilling flexibility, efficiency, altruism and transparency into its globally networked talents, processes and partnerships. The Human Resource organization is confronted with a responsibility to integrate, anticipate and build a futuristic organization. In this regard, Human Resource Systems Management has to proactively seek to build corporate wide initiatives that transcend borders and nationalities. The management initiatives that organizations are taking in response to the change are bringing people squarely centre stage. New configurations of the organizations that are emerging, share one common objective: "make the best possible use not only of technology, systems or capital, but also of human resources." The transition from traditional human resource management to new peoples' management calls for a new and crucial responsibility of identifying the organizational and individual capabilities.

There is a need for greater involvement and participation of people in decision making, decentralization and delegation of power.

The success of the organizations in modern competitive world depends on the strategy they adopt, create or regenerate. The organizations should recognize human resource as a new source of core competence and manage it strategically for achieving competitive advantage. In the current competitive business environment, the need of the organizations is to adapt an integrated model of Human Resource Systems for thriving on the cutting edge competition.

Human resource management is a subsystem of organizational system, linked to the overall management patterns of the organization. It implies that Human resource systems cannot be a stand alone process, but it must be derived from the corporate strategy of the organization. In fact, the effectiveness of Human resource systems Management depends on how it is linked to the corporate strategy and how its internal processes are carried on.

REVIEW OF LITERATURE

The concept of Human resource systems assumes that human beings are the most valuable asset to the organisation and their contribution has to be seen as cardinal to the successful achievement of organizational objectives. This positive view of people working in the organization, as an asset with unlimited potential, is the core concept of Human resource systems.

Different perspectives exist in a bid to portray Human resource systems in respective frames of reference. According to Beer et. al. (1984) human resource management functions include human resource flow (into, through, and out of the organization), reward system, and work systems. Fomburn et. al. (1986) have divided human resource management functions into five categories- selection, performance, performance appraisal, rewards and development. Decenzo and Robbins (2004) have included staffing, training and development, motivation and maintenance in human resource management functions.

Also, human Resource management systems of different countries may change and become more similar or even converge towards same model (Rowley et. al., 2004, Boxall and Purcell, 2003). Besides, as Irene Honfun Poon (2007) comments that: "small change can bring in an incremental change in organizational effectiveness", thus suggesting a possible linkage between human resource systems and the organizational effectiveness. Paul D. Hamerman and Zach Thomas (2008) have shown that HRM will be a key focus in 2009 as organizations have to develop strategies to cope with the economic crisis and recovery.

Stephen P. Robbins, 2010 have mentioned that the addition of HR's strategic component changed the way practitioners think about the field in a way not unlike how Herzberg's two-factor theory changed the way researchers and managers think about motivation. While some criticisms question the validity of his findings, the framework described in his theory is relevant when considering the two components of HR.

This shift indicates an important change in the way HR contributes to the achievement of an organization's objectives (Evan,2010). And yet responsibility for the older, functional aspects of HR still resides within the field, intertwining two components with considerable differences. While the functional component focuses on providing services of a set quality and scope at the lowest cost, the

strategic component seeks to provide unique organizational consultative services that differentiate the firm from its competitors in the marketplace.

In this dynamic environment, human resource managers have recognised the need to act as business partners to line leaders (Galbraith, 1992, Ulrich et al., 1994, Martell & Carroll, 1995, Conner & Ulrich, 1996). Kessler (1995) suggests complete human resource transformation to attain organizational effectiveness. Similarly, more recent theoretical work highlights the crucial role human resource management might play in augmenting organizational performance. According to the resource-based view, firms can only build up and maintain competitive advantage when they are able to create it in a way which is demanding for competitors to imitate. Compared to traditional sources of competitive advantage like, for example, natural resources, technology or economies of scale, complex social structures such as an employment system are more difficult to imitate and might hence be a key source for creating competitive advantage (Becker and Gerhart, 1996; Miner and Mezas, 1996; Kaplan and Norton, 1992; Meneguzzo, 2000; Stefan Kuntz, 2007).

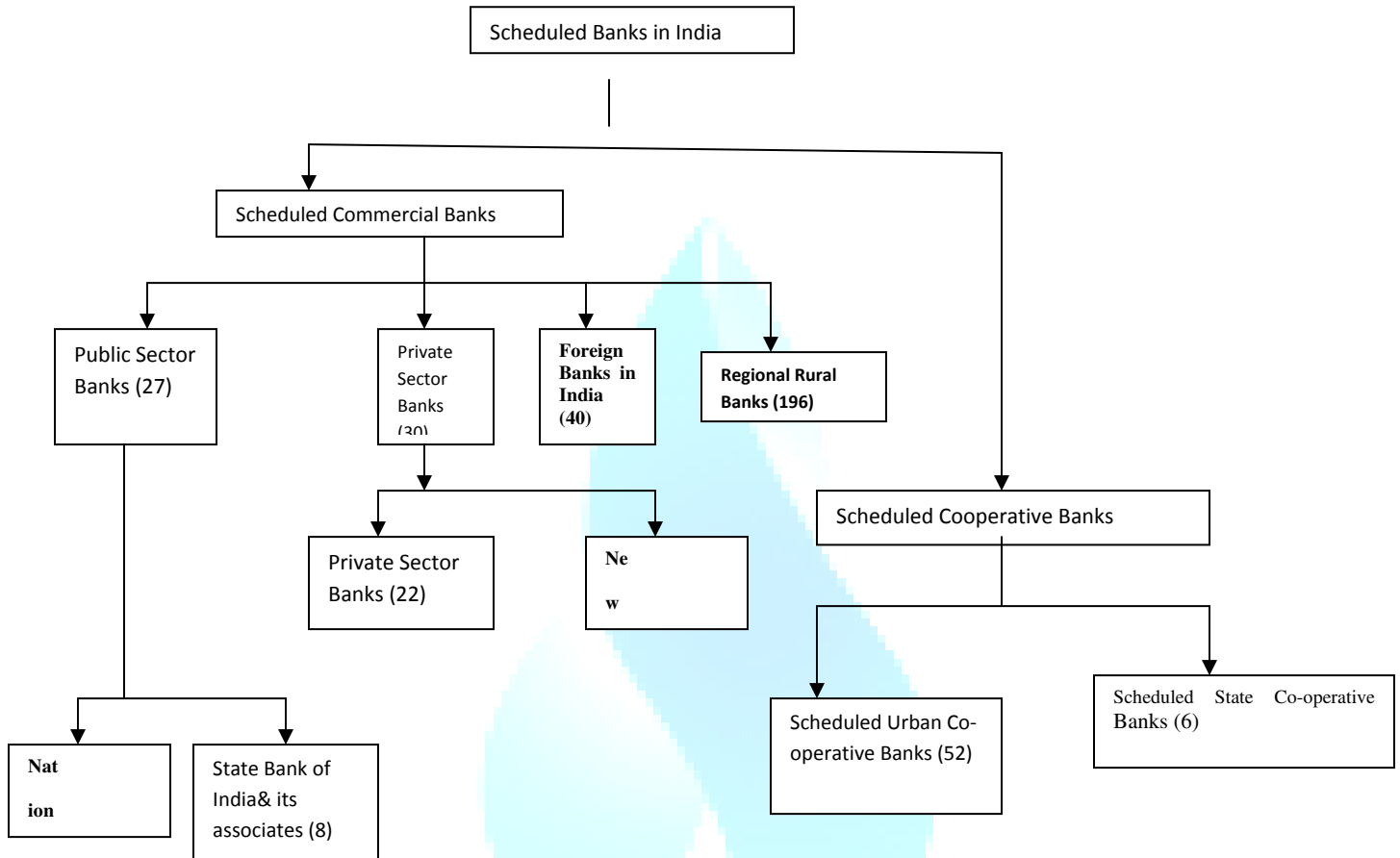
The importance of application of human resource systems as a competitive advantage for attaining organizational effectiveness can be seen in the service sector. Yattoo N.A. (2000) in his study entitled "Executive Development in Banking Industry" highlighted need for high degree of expertise, professional competence, managerial excellence and involvement of staff at all levels. He has studied the various programmes, policies and procedures adopted by Banking Industry in general and State Bank of India in particular in developing its executives who share major burden of responsibilities for framing of various policies regarding human resource systems and their implementation. According to Yattoo (2000) human resource practitioners should develop in bank employees the attitude of selfless dedication to work and quest for new knowledge as it is necessary to understand the basic concept of 'Human Resource System'.

Global considerations and cross cultural concerns have become one of the most important areas in Human resource management (Lip man- Blumen, 2004, Keller man, 2004, Terry Price, 2005, Rohmetra, 2005). Cost, quality of products and services and the logistics of operations have a significant impact on the competitiveness. In a country like India, especially in the rural areas human resource management can be seen as the central subsystem of management of various resources and human resources as the most valuable assets and the active force in the process of development. The contribution of human resource system is all the more huge in the services sector in India, which constitutes major chunk of employed population. In service industry like banking, the manpower is the key input and accordingly serious focus has been given towards their development and management so as to enable the existing banking system to successfully meet the challenges in the coming years (Sharma & Rajpurohit, 1993).

India is the largest country in South Asia with a huge financial system characterized by many and varied financial institutions and instruments. The Indian financial sector was well developed even prior to the political independence of the country in 1947. The vastness of the Indian Banking system could be gauged as presented in Figure 1

Human resource systems management acquires special meaning in the Indian Banking Industry due to a variety of factors including banking being labor intensive with low labour turnover and as high job security. Besides, the quality of services so as to achieve the socio economic goals in Indian Banking is highly dependent on the employees who deliver these services. Clearly, effectiveness in banking involves the total involvement of the employees in the process of rendering services. Thus, the task of human resource management shall always be central and any neglect of human resource practices could invite risk of losing on productivity indices. (Rohmetra, 2004-05)

Figure 1: Banking Structure in India



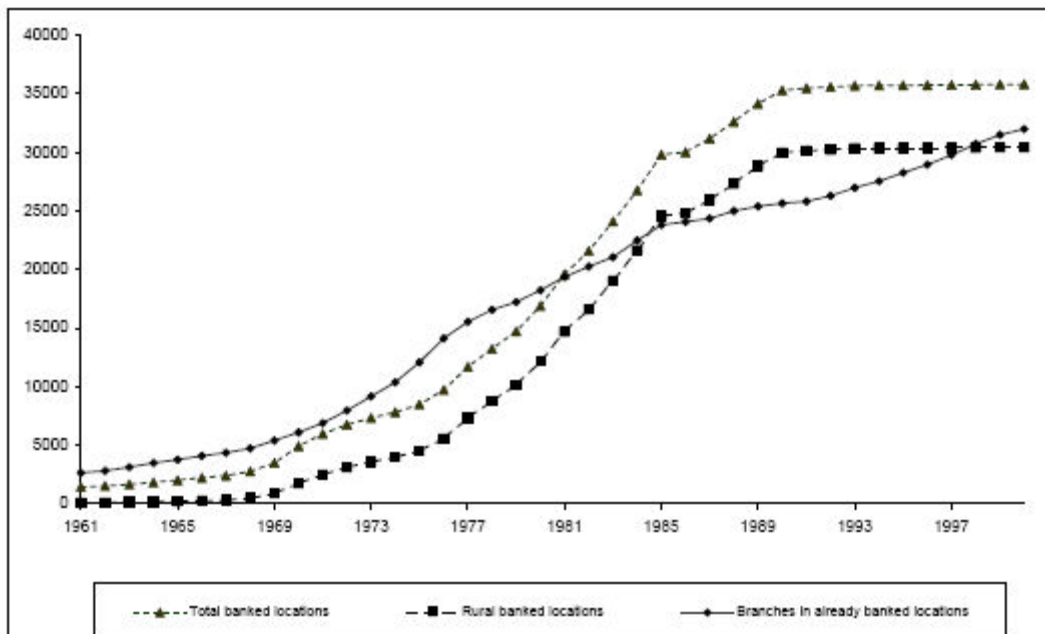
(As indicated in the second schedule of RBI Act., 1934)

Note: Figure in Brackets indicate number of banks in each group.

Source: Report on Trend and Progress of Banking in India, 2005-06, RBI, Mumbai: (2007)

Thus, as Amol Maheshwari and Shweta Jhajharia (2001) put: “Since the objective of the banks in the competitive scenario is to attract, retain and expand the customer base, it becomes imperative for banks to revamp and revitalise the entire organisation culture. The change in image needs to be driven internally through the structure, culture, support systems and people within the organization”. In this competitive world, the customer takes into account the relative efficiency while choosing a particular bank. This clearly shows that the main focus is organizational efficiency. Further, efficiency being the main focus, the banks can leverage their strengths and competencies by implementing Human resource systems (www.vyapaarasia.com/India/banks.asp)

Figure 2: Growth of Bank Branches in India



Note: All variables refer to the cumulative number of branches (of that type). These variables are constructed using information from the Reserve Bank of India. Basic Statistical Returns as provided in the “Directory of Commercial Bank offices in India, (Vol. I)”

Further, Indian banking sector has emerged from a sluggish business entity to a proactive institution and is now forging ahead dramatically (RNCOS, 2008). The Indian Banking Sector which indeed is different from the banking sectors of other countries in many respects, because of the country’s social, economic and geographical characteristics, is currently driven by factors including industry credit, NPA, housing finance, and bankable households. Encouragingly, it is estimated that the Indian Banking Sector is expected to grow at a CAGR of around 23.3% by 2011 (RNCOS, 2008).

However, as compared to the overall banking growth in urban sector in India, the rural banking sector is still under-penetrated in the country. The development in the field of rural banking sector is lagging behind when compared with the development of urban banking sector. Thus, there is a need for providing a boost to the rural banking sector in India having huge potential that can add-on to the growth of the overall Indian banking sector.

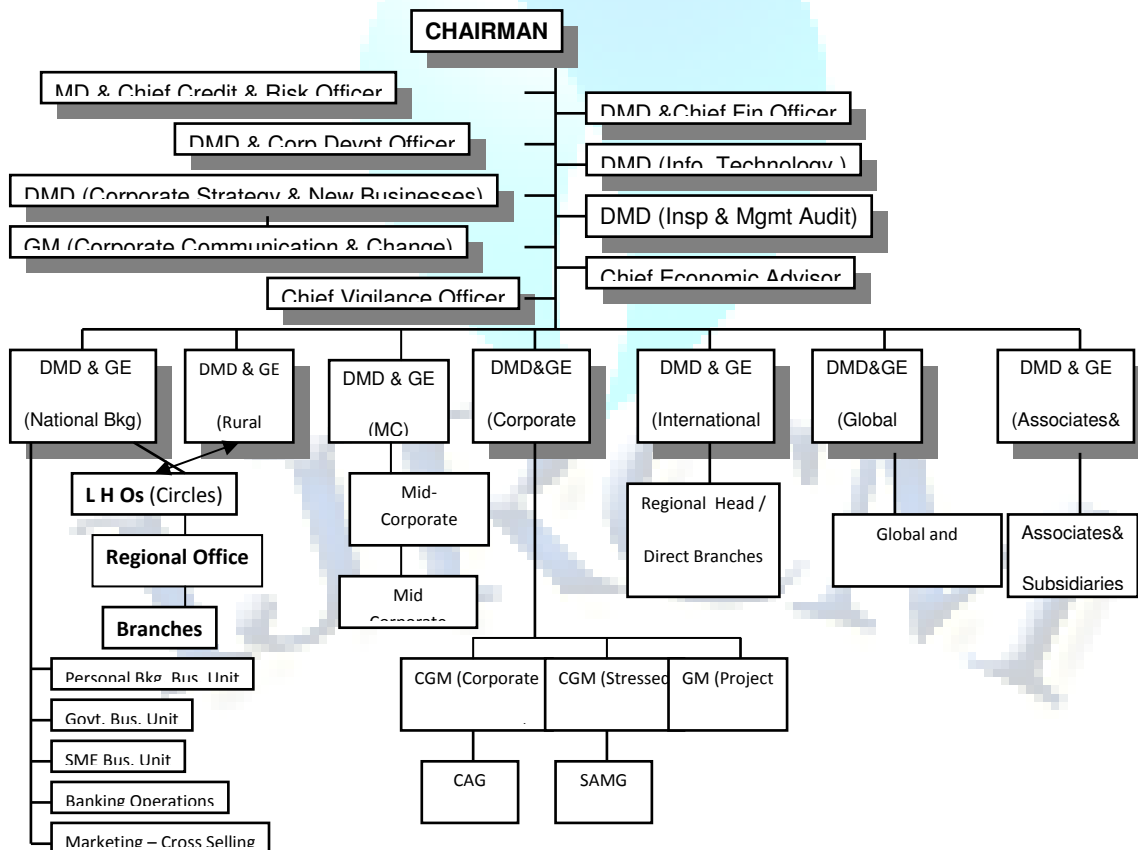
Justification of the study:

The development of Indian economy cannot be achieved without bringing about required socio economic transformation in the rural areas. Rural development has therefore been a priority area in the planned efforts of India right from the inception of planning machinery. The development of India has been found to be seriously inhibited by the non availability of adequate and timely finances. In order to overcome this infirmity in rural transformation, the banks were required to spread their network in the rural areas to make available institutional credit to the farmers, village artisans and other rural weaker sections. The present study therefore confines to two such financial institutions which are involved in the economic transformation of rural areas. The importance of human resource systems in any organization can be seen from the Review of Literature. The studies show that the human resources are

responsible for playing an effective role in the task of socioeconomic transformation and development of the weaker sections of the society. Human resource systems in the rural banking sector calls for developing the organizational culture (Rao, 1996) in a way that would help in achieving the economic development of the rural masses and the rural sector as a whole. The Present study is quiet vast as it deals with all the aspects of human resource systems and relates it to the organizational effectiveness in the Banks under study.

Thus, in view of the gearing up of the Indian economy to ensure its global placement, the contribution of human resource systems to the overall health and organisational effectiveness, as an area of research has assumed great significance. The role of banking in general and the rural banking in particular towards this end is significantly critical in the Indian context. The present study has been undertaken in this backdrop. Besides, research literature in the area has universally reported a significant relationship between core HRM practices and organizational success. (Becker and Gerhart, 1996; Michie, J. and Sheehan, M., 2005; Shari L. Peterson, 2008). Hence, the need for promotion of Indian rural banking sector, as also the thesis to explore the relation between human resource systems and organisation effectiveness put forward a case in support of the present research. For the purpose of the present study two banks have been studied as a comparative case. These banks are State Bank of India (SBI) (Rural Branches) and Jammu Rural Bank (JRB). For the purpose of study all the branches of Jammu Rural Banks (No.90) and State Bank of India (Rural Branches in Jammu (No.65) have been surveyed.

Figure 3: Organisation Structure- State Bank of India (SBI)



Source: www. sbi.co.in

OBJECTIVES

The present study aims at identifying the various techniques of human resources systems models being employed in both the banks and its impact on organisational effectiveness in the rural areas. The broad objectives of the study are as under:

To study the extent to which the human resource practices have been implemented in the rural banks

To study the impact of human resource practices on organizational performance and effectiveness as seen along perceptual response across different levels and categories of personnel.

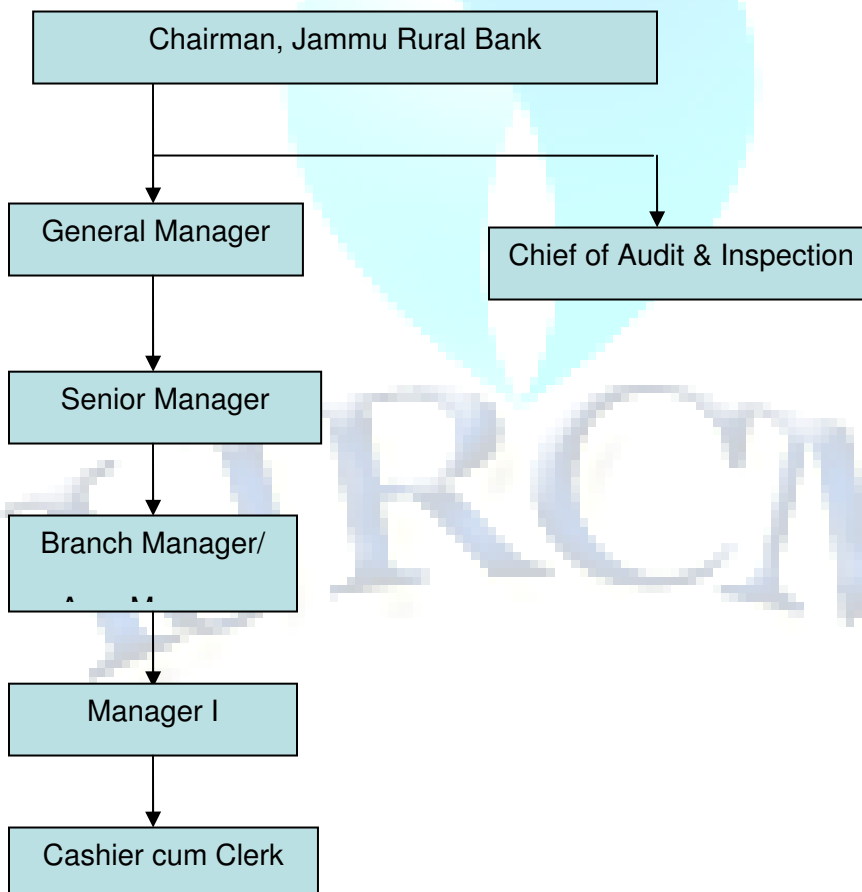
To undertake a comparative analysis amongst the Banks under study.

HYPOTHESIS

H₀: Human resource systems and organisational effectiveness are not related.

H₀: No variation exists in human resource systems application between the Banks.

Figure 4: Organisation Structure- Jammu Rural Bank (JRB)



RESEARCH METHODOLOGY

The study is conducted by collecting primary data to address the research objectives. The response of the employees from both the banks is obtained through two self designed different sets of questionnaires (Human resource systems Questionnaire (Cronbach's alpha- 0.948, KMO-.968), and Organizational Effectiveness Questionnaire (Cronbach's alpha-0.915, KMO-.905), which have been administered on the personnel of both the banks working as Senior Managers/ Branch Managers/ Area Managers, Manager II, Manager I or Cashier cum Clerk throughout the rural branches of Jammu province. The study surveyed 310 respondents from all the four cadres of both the banks.

The sample has been drawn by adopting stratified sampling and selecting the respondents randomly from each stratum. The sample was selected on proportional basis from the strata but the responses were nearly 50% of the population from three cadres and 100% from the Senior Manager level. Accordingly, about 50% of the respondents from Manager II level, Manager I level and Cashier cum Clerk level were taken randomly and for the Senior Manager level the coverage has been 100% for equitable representation. The bank personnel selected in both the banks are spread over all the areas of operation.

FINDINGS

The trends and the finding of the study have been presented in the tabular and graphical form on the basis of the response generated. The inferences have been drawn using mean score analysis, factor analysis, regression and the two way ANOVA. Further, hypotheses have been tested using t-test and f-test. Human resource systems across State Bank of India and Jammu Rural Bank have been studied along forty four dimensions (Table 1). The overall mean score for HRS at SBI has been worked out at 3.78 and for JRB at 2.84, suggesting that the respondents at SBI are more satisfied with human resource systems and practices as compared to JRB. A close scrutiny into the findings reveals the trends as follows:

The employees are very satisfied with the selection procedures at SBI, while the case is just the reverse with JRB. The major cause of dissatisfaction with respect to this can be attributed to the fact that there has been no recruitment in JRB since 1989.

Manpower planning as understood in terms of placement of right personnel at the right jobs, clarity in recruitment policy as well as selection processes is reported in place for SBI. However, the situation is not that favourable in case of JRB, wherein the respondents have registered utter dissatisfaction vis-à-vis all these areas.

Though in comparative terms the employees are better versed with their roles in the present position in case of SBI, as seen against the state at JRB, the findings suggest that the employees believe themselves to be technically and procedurally quite equipped to be able to handle their banking operations.

Interestingly, despite the overall satisfaction with Human resource systems at JRB reported at a lower level (2.84 mean score); the employees both at SBI and JRB believe their organizational culture to be collaborative and healthy. Employees in these organizations trust each other as colleagues and perform

as effective teams and communicate freely with their superiors and subordinates alike without any fear and/or inhibitions.

An important trend as revealed through findings states that training and development are not addressed adequately in JRB. Similarly, the performance appraisal systems also are inadequate raising further concern over the manner in which the issues of human resource development are being handled in JRB. The concern for human resource development through its sub systems as training and performance appraisal mechanisms is also not that satisfactory in SBI, though little better in comparative terms.

The findings as per the mean score analysis also report that value base along proactivity, collaboration, quality decision making, empowerment and autonomy are stronger in case of SBI as against JRB. Significantly however, these value patterns are also reported at a moderate level of desirability in SBI.

Besides, human resource audits exist at negligible level. Also, HRIS is also reported at extremely poor and below average levels both for JRB and SBI respectively.

The employees however feel quite attached to their organisations and believe that their work is interesting. They are also fairly contented with their decision to stay with these organisations.

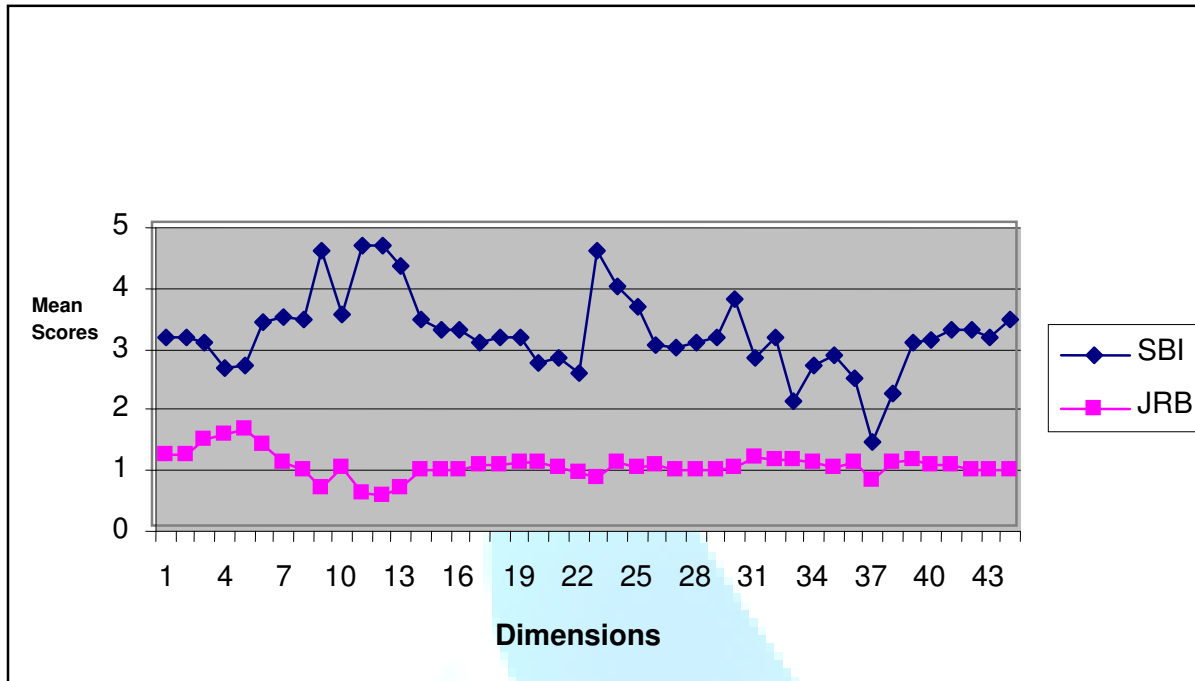
Table 1: Comparative position of SBI and JRB along Human Resource Systems Index

VARIABLES	SBI			JRB		
	Mean	Std Dev	Vari	Mean	Std Dev	Vari
Clear HRP Process	3.84	0.733	0.539	2.64	1.30	1.716
Right People at Right Job	4.00	0.778	0.606	2.52	1.21	1.46
Clear Recruitment Policy	4.20	0.775	0.601	2.21	1.34	1.819
Org .utilizes internal and external resources for recruitment	4.17	0.836	0.699	1.48	0.96	0.930
Satisfied with selection procedure	4.31	0.845	0.715	1.48	1.04	1.08
Employees well versed with their roles in present position	4.25	0.846	0.716	2.77	1.49	2.08
Clear vision about procedural formalities	4.07	0.764	0.585	3.08	1.19	1.42
Clear job description	3.97	0.739	0.547	3.12	1.07	1.16

Employees well equipped to handle loan cases	4.89	0.326	0.106	4.42	0.851	0.725
Mech. of increased upward & downward communication	4.08	0.585	0.343	3.16	1.13	1.28
Employees trust each other	4.89	0.312	0.098	4.58	0.778	0.606
Effective teams	4.84	0.36	0.130	4.6	0.728	0.530
Collaborative & Healthy Culture	4.55	0.566	0.321	4.2	0.88	0.779
Not afraid to express feelings with superiors	3.77	0.951	0.905	3.23	1.18	1.39
Not afraid to express feelings with subordinates	3.52	0.990	0.981	3.18	1.21	1.48
Self development needs	3.66	0.906	0.822	3.04	1.21	1.466
Happy with Training & Development policy	3.59	0.833	0.695	2.744	1.18	1.396
Implementation of Training	3.61	0.922	0.851	2.84	1.23	1.53
Update itself to the future need of the organization	3.6	0.85	0.727	2.8	1.22	1.51
PAS helps in understanding strengths and weaknesses	3.34	0.875	0.766	2.47	1.07	1.15
PMS provides a format of dialogue b/w sup. & subordinates	3.34	0.875	0.766	2.47	1.07	1.15
Results of PAS are fair	3.07	0.798	0.637	2.23	0.981	0.963
Set pay structure	4.81	0.547	0.300	4.41	1.12	1.26
Salaries competitive	4.62	0.618	0.383	3.5	1.24	1.50
Satisfied with benefits	4.33	0.596	0.355	3.14	1.06	1.14
Org carries out counseling and develops competencies	3.63	0.871	0.760	2.58	1.03	1.075
No difference between stated values and actual behaviour	3.63	0.836	0.700	2.56	0.931	0.867
Proactive approach	3.64	0.781	0.610	2.70	1.03	1.061
Autonomy in organization	3.78	0.860	0.741	2.75	0.890	0.794
Collaboration between team members	4.24	0.681	0.464	3.5	1.24	1.55

Emphasis on Quality decision Making	3.49	0.889	0.792	2.34	1.24	1.5
Conditions of work place are good	3.80	0.772	0.596	2.69	1.22	1.5
Quality Circles	2.86	1.02	1.04	1.54	0.938	0.883
Decision without consultation with seniors	3.44	0.928	0.862	2.14	0.934	0.873
Organisation empowers employees	3.48	0.881	0.77	2.38	0.975	0.951
Integration of IT with Human resource systems	3.28	0.920	0.847	1.91	0.945	0.894
Human Resource Audit System	1.60	0.858	0.736	1.31	0.834	0.696
Human Resource Information System and Decision Making	2.76	0.968	0.939	1.8	1.12	1.2
Efficient Leadership	3.31	1.00	1.00	2.91	1.29	1.68
Work Interesting and Challenging	3.4	0.95	0.903	2.94	1.20	1.44
Feeling of belongingness	3.5	0.93	0.871	3.05	1.22	1.500
Strong Sense of Attachment	3.60	0.849	0.722	3.09	1.14	1.31
Retained with same organization	3.57	0.870	0.757	2.87	1.05	1.11
Flexibility in Organisational Policy	3.833	0.867	0.753	3.19	1.09	1.19
Over all Mean Score	3.78			2.84		
	(%)			(%)		

Figure 5: Comparative position of SBI and JRB along Human Resource Systems Index



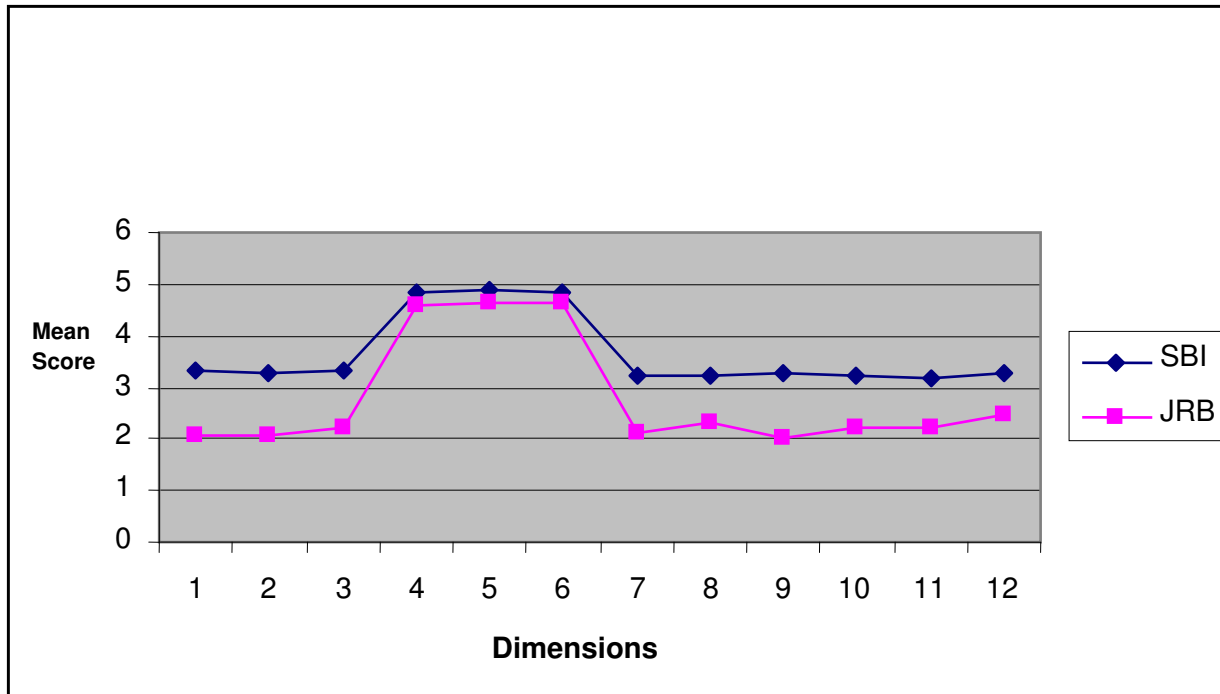
Organisational effectiveness has been measured along 12 dimensions, duly represented and listed in the form of statements (Table 2). These statements were duly responded to by the respondents and the overall organizational effectiveness index as perceived by the respondents has been worked out at 3.66 and 2.80 for SBI and JRB respectively. It may be apt to mention that the present research seeks to put forth the organizational effectiveness as a perceptual frame as visualized by the respondents/employees. Broadly, organizational effectiveness is seen as a function of HR Index and the Financial Index (Table 4). The HR Index primarily includes top management/senior support besides culture/environmental perspective. Similarly, the financial index constitutes issues which concern return on investment, profitability, goal attainment and the like. Interestingly, the mean score analysis reveals that employees/respondents in both the banks perceive their organizations financially effective, despite their human resource effectiveness index not that favourable. However, to reiterate, the SBI has registered its Human resource systems index at a higher level as compared to JRB as reported in the findings.

Table 2: Comparative position of SBI and JRB along Organisation Effectiveness Index

S. No.	Statement	SBI			JRB		
		Mean	S.D.	Variance	Mean	S.D.	Variance
1	Top Mgt cooperates with the staff	3.34	0.729	0.533	2.06	0.905	0.820

2	Seniors guide their juniors	3.26	0.686	0.472	2.09	0.77	0.604
3	Subordinate staff is given sufficient authority	3.34	0.699	0.489	2.23	0.813	0.662
4	Return on Investment has increased	4.83	0.561	0.315	4.59	0.655	0.430
5.	Increase in profitability Index	4.90	0.433	0.188	4.62	0.612	0.375
6.	Organisation acquires scarce and valued resources	4.86	0.515	0.266	4.62	0.632	0.400
7.	Top mgt goes out of its way to make sure that employees enjoy their work	3.21	0.722	0.522	2.10	0.757	0.574
8.	Employees are informal	3.21	0.739	0.547	2.33	0.823	0.678
9	HR is an important resource	3.27	0.790	0.624	2.04	0.877	0.770
10.	Right decision with regard to external environment	3.21	0.719	0.518	2.23	0.882	0.779
11	Work in the same organization	3.20	0.706	0.499	2.23	0.894	0.799
12	Individual goals attained	3.26	0.730	0.533	2.48	0.927	0.860
	Overall Mean	3.65 (%)			2.80 (%)		

Figure 6: Comparative position of SBI and JRB along Organisation Effectiveness Index



Results of the study have been further validated using Factor Analysis, Regression and ANOVA. Table 3 shows the results of Factor Analysis performed on the forty four Human resource systems variables using 16 version SPSS. Accordingly, human resource systems variables have been summarised into six factors as: Positive Work Culture (F1) which has contributed maximum i.e. 20.87% to the total Variance, Human Resource Planning, (Recruitment, Selection, Job Analysis) (F2), Leadership, Motivation and Attachment (F3), Performance Appraisal, Decision Making and Development (F4), Collaborative Culture (F5), and Communication and Compensation (F6). These factors determine the level of application of the human resource systems in the banks and explain 72.10% of the total variance (Hair, et, al, 1999).

Table 3: Factor Analysis for Human Resource Systems Analysis

S.No.	Factors (Human Resource Systems)	Mean	Variance Explained (%)	E.V
1	Positive Work Culture (F1)	2.845	20.87	6.47
2	Human Resource Planning (F2).	3.170	15.19	4.71
3	Leadership, Motivation & Attachment (F3)	3.271	13.82	4.28
4	Performance Appraisal ,Decision Making and Development (F4)	2.778	8.91	2.76
5	Collaborative Culture (F5)	4.671	7.23	2.24
6	Communication and Compensation (F6)	3.662	6.09	1.89

Total Variance Explained (%)	72.10
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Table 4 shows the results of factor analysis along Organizational Effectiveness index. Organizational Effectiveness Variables have been summarized into two factors, HR Index for Effectiveness (F1), Financial Index (F2) by applying SPSS 16 Version which explains 65.4% of the total Variance (Hair, et al, 1999).

Table 4: Factor Analysis for Organisation Effectiveness

S.No.	Factors(Organizational Effectiveness)	Mean	Variance Explained (%)	E.V
1.	HR Index for Effectiveness(F1)	2.66	42.404	5.089
2.	Financial Index(F2)	4.72	22.939	2.75
	Total Variance Explained (%)		65.4	

Table 5 shows the results of two - way ANOVA applied on human resource systems and organizational effectiveness factors of the Jammu Rural Bank and State Bank of India. The F value calculated for (HRS-OE) is greater than the P Value (0.2133) so that the null hypothesis that there is no effect of Human resource systems on Organizational Effectiveness is rejected. Also, the F value calculated for (JRB- SBI) is (844.7) which greater than the P Value (0.02). Thus, the null hypothesis that there is no difference between the Human resource systems and Organizational Effectiveness among the responses of employees from SBI and JRB is also rejected.

Table 5: ANOVA Results

	SS	Df	MS	F	P Value
(HRS-OE)	0.007921	1	0.007921	8.24	0.2133
(JRB-SBI)	0.811801	1	0.811	844.7	0.02
Error	0.0009	1	0.00096		

Further, human resource systems and organizational effectiveness are positively correlated. The Karl Pearson's Correlation has been calculated at $r = 0.828$. The results of Multiple Correlation show the independent nature of the factors of Human resource systems under consideration. The correlation is found significant at the 0.01 level (two tailed) (Table 6).

Multiple correlation between the factors of organizational effectiveness has been calculated at 0.265 sig. at 0.01 level. The results show that the factors are independent of each other and can be treated as independent variables.

One of the prime objectives of the present study has been to comprehend the relationship between HRS and OE. In view of this, Regression analysis has been applied. The Multiple R value is worked out at 0.828 which depicts a positive correlation between human resource systems and organizational effectiveness. The value of R^2 is 0.68 which explains 68% variation in the data. We assume linear relationship and the exponential values are taken. Thus, the existence of positive relationship between human resource systems and organizational effectiveness is further supported.

Table 6: Multiple correlation between the Factor Index of Human Resource Systems

	F1	f2	f3	f4	f5	f6
F1	1.000					
F2	.715**	1.000				
F3	.546**	.579**	1.000			
F4	.710**	.667**	.642**	1.000		
F5	.230**	.307**	.322**	.266**	1.000	
F6	.730**	.786**	.570**	.640**	.343**	1.000

** . Correlation is significant at the 0.01 level (2-tailed).

Table 7 shows the comparison of the human resource systems factors for both the banks using T Test. The results show that there is a significant difference between the two banks on the human resource systems factors at 0.025 and 0.05 level values except for the sixth factor which is significant at 0.05 levels, supporting that difference exists in both the banks across human resource systems variables.

Table 7: Significant difference between SBI and JRB on the basis of Factor Index of Human Resource Systems

Factors (Human Resource Systems)	SBI (Mean)	JRB (Mean)	t value (Calculated)
Positive Work Culture(F1)	2.99	2.72	2.69*
Human Resource Planning(F2).	3.40	2.98	3.34*

Leadership, Motivation & Attachment(F3)	3.70	2.92	8.5*
Performance Appraisal ,Decision Making & Development(F4)	3.00	2.59	3.85*
Collaborative Culture (F5)	4.74	4.51	4.24*
Communication and Salaries (F6)	3.72	3.61	1.28**

(*t value significant at .05 and .025)

(**t value significant at .05)

DISCUSSION AND CONCLUSION

The roles and responsibilities of human resource profession continue to evolve over time. From personnel management, it evolved into human resource management and now, there are strong indications that the profession is beginning to gain momentum on its recognition as human capital management. These evolutionary changes are driven by a multitude of factors both internal and external to the organizations. The emphasis today is to create value and recognise the human resource as a strategic asset for the organization. Clearly, human competence is the engine behind the creation of value.

Every business exists in a given environment, which provides opportunities and challenges. Building organizational capability requires specific besides a vertically integrated strategy, the integration of different horizontal facets and initiatives of human resource that will provide the value. This includes the integration of employee relations, compensation and benefits, organizational development, performance management, human resource development, manpower planning and procurement and labor management relation. Every human resource process, tool or technology should leverage talent to realize the organizational vision, horizontally with each other. Not one facet of the total human resource system can be designed without it having implications upon the other. The value chain relationship must be established to gage maximum organizational benefits. This holds true for the rural banks as well understudy.

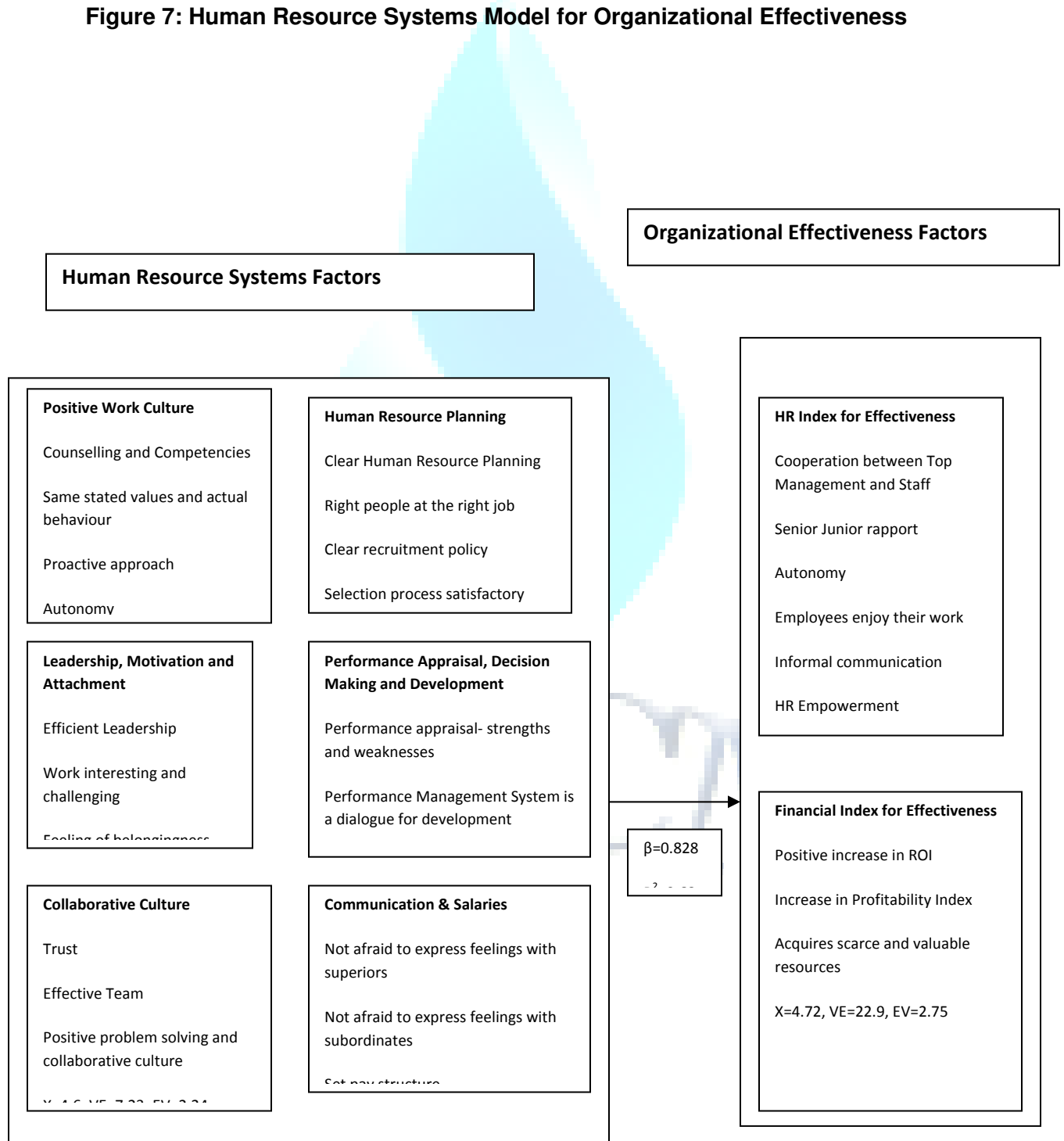
The study also shows that the banks in the rural area should be backed up with technology based management information system as timely and informed decision making would be possible only by this. The comparative analysis of the SBI and JRB shows that there is an urgent need to network the branches of the JRB for timely generation and consolidation of data from various branches spread in the interiors. In short, both the rural banks and especially the Jammu Rural bank has to reorient the human resource systems to attain organizational effectiveness.

At present, the major focus of rural banks is efficiency by superior product positioning and higher employee productivity skills. The competition in the rural banking industry is also likely to intensify in the near future. Accordingly, the rural banks also need to transit from being inwardly focused to becoming a true market-facing banks.

The environment scanning shows the importance of human resource systems for achieving organizational excellence. Clearly, the approach to human resource systems will have to change in tune with the fast changing banking networked environment. SBI for example, carries out training and development programmes regularly; however, specific training packages including behavioural focus for

rural banking have to be developed. Further, the focus must shift from generalist orientation of the staff to knowledge orientation, i.e. the ability to imbibe and absorb technology. Thus, Information Communication Technology (ICT) adaptation is cardinal in the rural areas for effective banking. To cap it all, the rural banks under study should revamp their human resource departments and evolve appropriate policies to make the best use their human capital. The Model (including results) of the present study has been depicted in Figure 7.

Figure 7: Human Resource Systems Model for Organizational Effectiveness



Conclusively, the rural banks in India function in the environment wherein banking ecosystem includes the plans and policies of the apex banks and financial institutional bodies. Therefore, guided by the findings of the study and the observation in general in the rural banking sector in India, the broad guidelines suggested are as under:

- Optimum use of HR function as a tool to increase organisational effectiveness
- Invest in HR programs and allocate resources according to priority needs.
- Increased involvement of supervisors, line management and executives in the training and development of their workforce.
- Increasingly responsive, result driven, customer driven HR activities
- Linkage of HR to a broader HR and organisational framework.
- Competency Mapping and its linkage to organisational effectiveness
- A framework in which to plan and manage bank's HR activities
- Awareness of HR as a key management tool
- Assessment of the effectiveness of HR within the context of organisational performance.
- Cascade organization's strategic goals to individual level and to provide a framework of goals and standards from which to measure performance.
- Focus on performance management system to strike a balance between performance and competence in order to excel at individual level
- Develop functional competencies along with leadership and managerial competencies
- Encourage a two- way communication between the executive and the reporting officer and bring about transparency in the performance assessment process
- Develop action and training plans to correct performance problems, and establish goals for the time period specified and review them timely.

The present piece of the study leads us to the conclusion that human resource systems significantly contribute to the overall health and its effectiveness in rural banking sector in India in general, and the organisations understudy in particular. The study further supports that human resource systems transactions when progressive lead to higher levels of commitment and motivation, thus, generating higher levels of productivity and organizational effectiveness in return. Though indicative in nature, the present study has been able to present some trends in the Indian rural banking sector. Though the study is undertaken at the micro level the findings can be extended to draw inferences for further exploration and investigation at larger canvas. Nevertheless, the researchers believe that the findings of the study shall prove useful in supporting future research in the area.

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