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The Way Forward in Employment Relations

Using Social Dialogue as a Means of Improving the Organizational Effectiveness of a Credit Union

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The idea of co-operation seems to be one that exists only in children's books with no real place in the business world. However, to survive in the times that we live in, the more successful organizations, and indeed nations, are embracing the values of co-operation. In my thesis, "Social Dialogue: The Way Forward in Employment Relations", I studied a financial co-operative, whose founding principles are based on co-operation. The study sought to determine the relevance of utilizing the tools of co-operation such as social dialogue in a dynamic setting. The other variables under consideration were the existence of a very militant trade union as the employees' representative, and environmental factors which were clamoring for a solid response from the organization to determine whether or not it would continue to exist. All of this in a developing country in the sunny Caribbean, with an economy that is dependent on the fickle fortunes of oil and gas.

Case Study Background

The organization at the centre of the study is over sixty years old and has a long history of success through turbulent times and has outlived many more powerful predecessors. Over the years, while other financial co-operatives have developed a more corporate business model, this Credit Union has held strong to the Co-operative Principles. The Credit Union is now challenged by the need to comply with proposed legislation for the governance and supervision of Credit Unions which would require some significant changes to the way that the Credit Union operates. Additionally, fierce competition from other organizations in the financial services sector forces the Credit Union to re-examine its market positioning and determine strategies to ensure its survival. Ultimately, the Credit Union must achieve organizational effectiveness through stakeholder buy-in and participation in order to remain successful.

The Challenge

In light of the requirements outlined by the proposed Credit Union Act, the Credit Union faces the challenge of ensuring that it is compliant with the legislation in the five year time frame. Managing this transition is particularly challenging for the organization for several reasons:

1. The Directors of the organization are members selected by the Annual General Meeting to serve. The criteria for their selection are that they must be members in good financial standing and over the age of eighteen. The election process is carried out on the day of the General Meeting and persons are nominated from the floor. This is prohibitive of investigation of character and does not have any requirements in terms of training, education or experience. It is therefore likely that these persons may not be capable of providing the leadership required to make the decisions that will meet the organization’s changing needs.

2. The historical pattern for recruitment and selection of employees has been largely by references obtained from Directors and members. This has resulted in several benefits in terms of low turnover and the retention of tacit knowledge, which has allowed the Credit Union to forge very close ties with its members. It is certainly a place where everybody knows your name. Furthermore, the organization has continuous training of its staff and officers to equip them to function in their area of operation. Progression of staff has been done in a subjective way; that is, based on the assessment made by the Treasurer/ Manager and on the basis of tenure. However, the knowledge, skills and abilities of the senior staff may be under par with what is required to meet the legislation's needs.

3. While the Credit Union has engaged in continuous training in areas of critical importance to the organization's operations, some problems still arise with regard to effective and efficient delivery of services. For example, there has been a marked increase in the number of loans that are not effectively serviced. The organization has been challenged by this issue over the last few years. This problem persists despite the fact that all employees have been trained in the elements of Credit Control and have full use of a Management Information System.

4. Over the last ten years, the organization has attempted to engage in Strategic Planning activities. While plans have been designed and reviewed, the implementation of each version has failed. During the planning stages input was sought from all stakeholders, however, there seemed to be no buy-in from the staff in implementing the plan.

These challenges bring together seemingly unrelated issues of industrial relations, governance, management, and organizational development. In considering this one wonders, where does social dialogue fit into this mix? For the sake of clarity here are some of the definitions I used to frame my understanding of the subject.

Industrial relations are the relationships between employees and employers within the organizational settings. The field of industrial relations looks at the relationship between management and workers, particularly groups of workers represented by a union. Industrial relations are basically the interactions between employers, employees and the government, and the institutions and associations through which such interactions are mediated.[1] The term industrial relations has a broad as well as a narrow outlook. Originally, industrial relations was broadly defined to include the relationships and interactions between employers and

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[1] Industrial Relations – Naukrihum.com. "Introduction To Industrial Relations" http://industrialrelations.naukrihub.com/introduction.html (Accessed 26-09-2012)

employees. From this perspective, industrial relations covers all aspects of the employment relationship, including human resource management, employee relations, and union-management (or labor) relations. Now its meaning has become more specific and restricted. Accordingly, industrial relations pertains to the study and practice of collective bargaining, trade unionism, and labor-management relations, while human resource management is a separate, largely distinct field that deals with non-union employment relationships and the personnel practices and policies of employers.[2]

Organizational development (OD) is a change management strategy which has been in operation for the last forty or so years. It is based on the understanding of behavioral sciences and is concerned with how people and organizations function and how they can be made to function better through effective use of human and social processes.[3] OD may simply be described as a methodology or technique used to effect change in an organization or section of an organization with a view of improving the organization's effectiveness.[4]

An effective organization is one that excels and continually strives to identify and focus on factors critical to its customers and improves its processes in order to provide the highest-quality product or service possible. The complexity and competitiveness of today's business environment requires that companies continuously raise the bar on their effectiveness. Top performance increasingly demands excellence in all areas, including leadership, productivity, and adaptation to change, process improvement, and capability enhancement (knowledge, skills, abilities, and competencies).[5]

According to research done by Kramer and Stid (2010), to be fully effective an organization must demonstrate strength in each of the following areas: leadership, decision making and structure, people, work processes and systems, and culture.[6]

In Kramer and Stid (2010), the researchers found that non-profit organizations such as Credit Unions did in fact have good leadership in terms of the Vision, and a positive culture on which to build. However, the ability to translate the vision into action plans and operational strategy and the skills required to adapt to change were lacking. This is largely due to the fact that Credit Unions, which are financial co-operatives are imbued with the co-operative principles

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[2] ibid 15

[3] Wamwangi, K. (2003) World Bank "Organizational Development as a Framework for Creating Anti-Poverty Strategies and Action Including Gender Mainstreaming" http://info.worldbank.org/etools/docs/library/114925/eum/docs/eum/tanzania/MODULEIIORGANIZATIONALDEVELOPMENTKINUTHIA.pdf (Accessed 10/05/2012)

[4] ibid 23

[5] Min-Huei, C. "A study of the factors effecting organizational effectiveness" http://www.hicbusiness.org/biz2003proceedings/Chien%20Min-Huei%203.pdf (Accessed 09/05/12)

[6] Kramer, K. and Stid, D. (2010) " The Effective Organization: Five Questions to Translate Leadership into Strong Management" http://www.bridgespan.org/LearningCenter/ResourceDetail.aspx?id=2624 (Accessed 09/05/12)

that have been established in history and have been adopted by the movement for over two hundred years.

A Credit Union is a, "Member-owned financial co-operative. These institutions are created and operated by its members and profits are shared amongst the owners."[7] As a financial co-operative the Credit Union is guided by the same principles as other Co-operatives.

The Co-operative Principles

1st Principle: Voluntary and Open Membership

Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2nd Principle: Democratic Member Control

Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organized in a democratic manner.

3rd Principle: Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership.

4th Principle: Autonomy and Independence

Co-operatives are autonomous, self-help organizations controlled by their members. If they enter to agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

[7] Investopedia. "Definition of 'Credit Union'"
http://www.investopedia.com/terms/c/creditunion.asp#ixzz1ngwh8urU (Accessed 05/09/2012)

5th Principle: Education, Training and Information

Co-operatives provide education and training for their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-operatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of co-operation.

6th Principle: Co-operation among Co-operatives

Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.[8]

7th Principle: Concern for Community

Co-operatives work for the sustainable development of their communities through policies approved by their members.[9]

These Co-operative Principles set Credit Unions apart from any other financial institution and govern how they are managed and operated. This is emphasized in the draft legislation for the supervision of Credit Unions prepared by the Central Bank of Trinidad and Tobago.

> "*As cooperative societies, credit unions value volunteerism, democracy, member equality and participation, co-operation, education and training of members, and the sustainable development of communities. In framing new legislation it is important not to lose sight of these characteristics which set credit unions apart and in fact make them unique within the financial secto*r".[10]

Now that we have established the underlying principles of the Credit Union, one might wonder why the challenges that were identified occurred in the first place. This has many answers but the most persuasive may be that Credit Unions through the years have moved away from these principles unintentionally by employing persons trained in management from a corporate perspective.

Tom Webb of St. Mary's University (and the Masters in Management program) presented a workshop on how cooperative managers need to manage differently from other enterprises. He began by commenting that cooperators share, in addition to the values and principles, a common view that people are basically good. Corporations are managed by people and so corporations will act as good citizens. However, unlike cooperatives, corporations must deliver

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[8] International Co-operative Alliance http://www.ica.coop/coop/principles.html (Accessed 05/09/2012)
[9] Ibid 12
[10] Central Bank Of Trinidad And Tobago, "The Policy Proposal Document For The Credit Union Act" November, 2009

a return on investment and the search for profits may cause good people to make bad decisions.[11]

Here is where the concept of Social Dialogue comes in. Social dialogue: all types of formal dialogue, involving discussions, consultations, negotiations and joint actions undertaken by employer representatives and employee representatives on working conditions in the workplace.[12]

Social dialogue can mean negotiation, consultation or simply an exchange of views between representatives of employers, workers and governments. It may consist of relations between labor and management, with or without direct government involvement. Social dialogue is a flexible tool that enables governments and employers' and workers' organizations to manage change and achieve economic and social goals.[13]

The value of Social Dialogue has been experienced here in Trinidad and Tobago through the good work of the International Labour Organization (ILO) and a few good people. I have provided two summarized case studies for consideration.

The TCL Story

Trinidad Cement Limited (TCL) is a member of the TCL Group of Companies. In 1996, facing several challenges occurring due to a hostile industrial relations climate, the company began the implementation of a new strategic approach. Prior to this, the company experienced several work stoppages and collective bargaining required the intervention of third party before reaching agreement. Also, the plant was never able to optimise its productive capacity. The company's new approach focussed on transforming the company by building on the human and social resources employed.

The company sought to engender harmonious relations by establishing values such as integrity, honesty, trust and fair play. Additionally, it published a human resource mission statement placing employees' well-being and health and safety as paramount. These ideals were achieved through the holding of all-inclusive stakeholder forums to hear about company-wide issues, workshops for managers to assist in relationship building, workshops with employees to communicate the change approach, reestablishment of a non-crisis forum, revision of

[11] Wellington, S. (1997) "Differences Between Cooperatives and Corporations"

[12] European Foundation for the Improvement of Living and Working Conditions, (2011) "Social dialogue and working conditions" http://www.eurofound.europa.eu/pubdocs/2011/12/en/2/EF1112EN.pdf (Accessed 19/03/2012)

[13] International Labour Organization. "Social Dialogue". http://www.ilocarib.org.tt/index.php?option=com_content&view=article&id=1141&Itemid=1169 (Accessed 30/04/2012)

performance standards, a new negotiating strategy emphasizing commitment to bilateral settlement and productivity bargaining.

According to presentations done by both Management of the company and the President General of the Oilfields Workers Trade Union, the results of the new approach were tremendous. The collective agreements for 1997 and 2000 were done in a record time of three months without interruption or the need for third party intervention. Efficiency of the plant reached ninety percent between the years 1997-2000. Production increased by a dramatic fifty percent over the same period. Additionally, the earnings of employees increased as well not only in terms of rates of pay but through the payment of bonuses and the Employee Share Ownership Programme (ESOP). Absenteeism was reduced to ten days per year per employee and outstanding labour disputes had been settled.

In recent times though, the industrial climate at TCL has reverted to its former state. This has resulted in a three month long shut-down at the company and substantial losses in revenue. The reason for this negative change points to the fact that the processes implemented to enable the change must be on-going and any deviation from the practice will cause a reduction in stakeholder buy-in, trust and commitment.

Transformation of Lake Asphalt Trinidad and Tobago

The Lake Asphalt Trinidad and Tobago Company Limited is a fully owned state enterprise located in La Brea south Trinidad. The company has an entrenched culture based on the fact that the majority of employees live in the La Brea area and there is a tradition of familial ties in the organization. Understandably the company supports many community based initiatives including youth development and cultural activities. There are two major trade unions – the Contractors and General Workers Union (CGWU), which represents the majority of the workforce, and the Estates Police Association (EPA), which represents the in-company security officers.

In discussion with the management and the employees' representatives it was revealed that the culture had a negative impact on productivity. Some constraints to productivity included a fear of change, poor communication, a culture of entitlement, reliance on the company's philanthropy by the community, weak supervisory and middle management skills, distrust, weak processes and low motivation.

The efforts at partnership amongst the stakeholders were initiated through the mobilisation of support. This aspect allowed stakeholders the opportunity to find out about the strategy and generated buy-in and good-will from the staff. These included a competition for employees to develop the tag-line for the initiative, an official launch attend by the majority of stakeholders and a number of meetings with the management team and the unions both individually and collectively to get their commitment to the process. This was followed by joint sessions to allow management and employees to identify the reasons for poor productivity, and to come up with solutions to improve productivity. Then a working group was formed to filter the results of the brainstorming workshop to determine viable options for implementation. The stakeholders then agreed on a partnership principles framework agreement for cultivating the relationship and a project oversight structure.

The projects selected were reduction of spills, improving internal customer service and engaging staff through improved internal communications. There was some measure of success noted with all the areas under consideration. Management came to the conclusion that the efforts should be sustained in order for the full benefits to be realised. However, employees did see the advantage of continuing the programme.

The results of these initiatives speak to the merit of a system based on consensus and open-discussion. The primary goal of social dialogue is to promote consensus building and democratic involvement among main stakeholders in the world of work. Successful social dialogue structures and processes have the potential to resolve important economic and social issues, encourage good governance, advance social and industrial peace and stability, and boost economic progress.[14]

However, the trick is to address the issue of sustainability. After all, getting people to work together and put aside their own personal interests is hard work. The solution lies in developing an entire governance framework based on collaboration. Yes, I have brought Industrial Relations from the picket line to the Board room. Some may not like it but whether you do or not, the reality is that this is where it belongs; as an equal partner and not a crisis to manage.

A New Way to Work

Over the last two decades, a new strategy of governing called ''collaborative governance'' has developed. This mode of governance brings multiple stakeholders together in common forums with public agencies to engage in consensus-oriented decision making.[15] Collaborative governance is defined as follows:

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[14] Sivananthiran A. and Venkata Ratnam, C.S- "Best Practices in Social Dialogue" International Labour Organization 2003.http://www.cla.gov.tw/site/business/414ea820/4213f363/4213f3b0/files/Best%20Practice%20in%20Social%20Dialogue.pdf (Accessed 30/04/2012)

[15] Ansell, C. and Gash, A. (2007) "Collaborative Governance in Theory and Practice", University of California, Berkeley, Journal of Public Administration Research and Theory

> *"A governing arrangement where one or more public agencies directly engage non-state stakeholders in a collective decision-making process that is formal, consensus-oriented, and deliberative and that aims to make or implement public policy or manage public programs or assets."*

This definition stresses six important criteria: (1) the forum is initiated by public agencies or institutions, (2) participants in the forum include non-state actors, (3) participants engage directly in decision making and are not merely ''consulted'' by public agencies, (4) the forum is formally organized and meets collectively, (5) the forum aims to make decisions by consensus (even if consensus is not achieved in practice), and (6) the focus of collaboration is on public policy or public management. [16]

Collaboration implies two-way communication and influence between agencies and stakeholders and also opportunities for stakeholders to talk with each other. Agencies and stakeholders must meet together in a deliberative and multilateral process. In other words, as described above, the process must be collective. Consultative techniques, such as stakeholder surveys or focus groups, although possibly very useful management tools, are not collaborative in the sense implied here because they do not permit two-way flows of communication or multilateral deliberation.[17]

Collaboration also implies that (nonstate) stakeholders will have real responsibility for policy outcomes. Therefore, we impose the condition that stakeholders must be directly engaged in decision making. This criterion is implicit in much of the collaborative governance literature. Freeman (1997, 22), for example, argues that stakeholders participate ''in all stages of the decision making process.''[18]

This definition of collaborative governance is meant to distinguish collaborative governance from two alternative patterns of policy making: adversarialism and managerialism (Busenberg 1999; Futrell 2003; Williams and Matheny 1995). By contrast with decisions made adversarially, collaborative governance is not a ''winner-take-all'' form of interest intermediation. In collaborative governance, stakeholders will often have an adversarial relationship to one another, but the goal is to transform adversarial relationships into more cooperative ones. In adversarial politics, groups may engage in positive-sum bargaining and develop cooperative alliances.[19]

The advantages of a Collaborative Governance framework are:

- Effective and efficient program delivery

[16] ibid
[17] ibid
[18] ibid
[19] ibid

- Professional development / capacity building
- Improving communication
- Elimination of duplication
- Increasing use of programs
- Increasing access and effectiveness of programs
- Improving public image
- Better needs assessment
- Quality of information
- Increasing available resources

Implementation of strategies for improving the Credit Union's effectiveness

Description of the Intervention

The intervention I designed for the Credit Union took into consideration the findings of the various data collection instruments and uses the SWOT Matrix for strategic planning. The SWOT Matrix is a tool used to design a strategic road map for an organization based on an environmental scan which reveals the internal strengths and weaknesses of the organization and the external threats and opportunities that face it. The leadership team of the organization can then use this matrix to chart the way forward for the organization; building its strengths, eliminating its weaknesses, mitigating against threats and preparing to take advantage of opportunities.

The SWOT Matrix derived for the Credit Union is described below:

STRENGTHS	WEAKNESSESS
- Close Relationship with members - Philosophy & Values - Stability and growth - On-going Staff & Board Training - Culture, Attitude, Behaviour - Staff commitment	- Location of Office - Physical condition of office building - Not identifying the changing needs of members - Setting goals - Training Needs Analysis
OPPORTUNITIES	**THREATS**
- Youth Development Programme - Development of the SW - Economic uncertainty - Partnerships with Co-ops and others - Tap into the talent available in-house	- Delinquency - Compliance with Legislation - Economic climate

Figure 1 SWOT Matrix for the Credit Union

The information presented in the SWOT Matrix formed the basis for the development of an Eleven Step Roadmap to achieving organizational effectiveness at the Credit Union. The roadmap is constructed on the principles of strategic human resource management and seeks to align the organization's long term vision with the adequate deployment of its greatest asset; its human capital. "Strategic human resource management is the process of linking the human resource function with the strategic objectives of the organization in order to improve performance"[20] Bratton (2002).

The Eleven Step Roadmap to Organizational Effectiveness

Step 1 – Strategic Plan

The Board of Directors is required to review their Strategic Plan and determine the long term direction for the organization. This would entail reviewing the Mission, Vision and Values of the organization as well as determining the goals and objectives to be achieved over the next three to five years.

Step 2 – Management Designs Organization Structure to Achieve Plan

In this phase the management, guided by a human resources sub-committee of the Board of Directors, should design and organization structure that is in keeping with the realization of the goals and objectives stated in the Strategic Plan. This would include functional units and the lines of reporting in the organization.

Step 3 – Job Analysis

The Job Analysis would require employees to provide details of what they currently do and determine what they might need to do to do the job better. Management will then review the information provided by the employees and align this with the organization structure and the strategic plan.

Step 4 – Acceptance by the Employees' Representative

The Trade Union representative will verify with employees that the proposed redesign is in keeping with what they want for the future of the organization. This would allow for the viewpoint of this independent third party to be considered. Once the Union agrees, this would facilitate support in implementing the changes required.

Step 5 – Job Pricing

[20] Bratton, J. "Strategic human resource management" 2002 http://www.iim.org.uk/wp-content/uploads/BrattonGold-ref-Devanna1.pdf (Accessed 29/10/2012)

Job Pricing is the process of determining pay rates for jobs within the organization by analysing industry or regional salary survey data in order to establish appropriate job pay rates. The Credit Union should engage the Co-operative Credit Union League of Trinidad and Tobago to determine market wages for the jobs required on the new structure. This would ensure external equity, allow for high performers to be retained in the organization, and could pave the way for employees to chart their careers in the organization.

Step 6 – Reorganize staff

While the consultant conducts the Job Pricing exercise, the manager should attempt match employees to new the jobs based on the individual competencies which are best fit for the job. This requires that each employees' knowledge, skills, abilities and affinity for particular job roles be carefully considered to place persons who will best be able to perform the function into the job where they can meet the organization's needs and be happy.

Step 7 – Training Needs Analysis

When the reorganization process is complete a training needs analysis will be done. For each employee, the manager will determine what the training needs are to meet job requirements as defined by the job description. These will include technical as well as behavioural skills to allow the employee to be successful in their new role.

Step 8 – Training Plan

When the gaps are identified, the manager and human resource sub-committee will design a training plan to fill the identified skills gaps. The organization wide training plan will be the sum of the individual training plans for all employees.

Step 9 – Member Engagement

The next step seeks to provide a mechanism for understanding the needs of the members. Management is required to conduct a demographic study of membership. From the study, the management will be able to conduct further research, such as focus groups to determine the needs of various segments of the membership. This will determine for instance the number of persons who are retiring in the next two to three years and will allow the credit union to develop a product and or service to meet the needs of those persons.

Step 10 – Product Alignment

The findings of the member engagement step will allow the Board, with input from the management and employees, to develop products or partnerships to meet the needs of members. For instance, the findings may indicate the number of persons who are interested in pursuing tertiary education and a product could be designed to fill that need. Also, for the persons interested in purchasing real estate a relationship can be forged with the Trinidad and

Tobago Mortgage Finance Corporation to allow members easier access to mortgage loans. This partnership will benefit the members and also help the Credit Union to reduce its long-term lending portfolio; a requirement of the Credit Union Act.

Step 11 – Employee Engagement

The findings of the research indicated that the employees of the Credit Union are critical to the achievement of organizational effectiveness. This is so because the employees are the persons with the responsibility of building strong relationships with the membership. Collaborative governance is about, "*bringing multiple stakeholders together in a common forum for consensus decision-making*," Ansell and Gash (2007)[21]. A principle characteristic of collaborative processes is that they lead to outcomes satisfactory to all parties involved Purdy and Gray (2009).

To ensure collaborative efforts, the Board of Directors should have an employee representative at Board meetings, to ensure that they have the employees' view for decision making. The employee will be able to give a perspective that combines both the interests of the staff and the members whom they serve. Through this lens, the Board will have a more comprehensive picture of stakeholder perspectives when making decisions. The employee will not have a vote in the meeting, but simply some time to discourse on issue pertaining to them or members. This final step is the pivot point for improving the issue facing the organisation and creating a sustainable culture of collaboration.

The approach suggested in the Roadmap follows from the Model developed by Freeman (2006) which is built on the following five tenets:

1. A problem solving orientation
2. Participation by interested and affected parties in all stages of the decision-making process
3. Provisional solutions
4. Accountability
5. A flexible engaged organization[22]

This Eleven Step Roadmap goes against the grain of traditional management approaches but is well placed in the Credit Union. The organisation is founded on the co-operative principles which are framed on the guidepost of collectivism. This therefore, sets the stage for engaging in Collaborative Governance where the, "*focus is on decision-making in the collective implies that governance is not about one individual making a decision but rather about groups of individuals or organizations or systems of organizations making decisions.*" Stoker (2004)

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[21] ibid 70

[22] Ansell, C. and Gash, A. (2007) "Collaborative Governance in Theory and Practice", University of California, Berkeley, Journal of Public Administration Research and Theory

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