

PEOPLE MANAGEMENT PROCESSES IN A CREDIT UNION: A STUDY IN A CRESOL BRANCH IN THE ALTO URUGUAI REGION (RS/BRAZIL)

OS PROCESSOS DE GESTÃO DE PESSOAS EM UMA COOPERATIVA DE CRÉDITO: UM ESTUDO EM UMA AGÊNCIA DA CRESOL NO ALTO URUGUAI (RS)

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ABSTRACT

(i) Objective: This article aims to describe the people management processes used by the Cresol Credit Union in a branch of the Alto Uruguay Region, in Brazil. **(ii) Method:** The methodology used has consisted of a qualitative approach of exploratory-descriptive nature, and the technical procedure used has been the case study. For data collection, interviews, document analysis, and participant observation have been carried out. **(iii) Results:** The results of this study have shown that the union develops actions in the area of people management according to the processes established by Chiavenato (2014). In this sense, the Cresol branch has practices in recruitment and selection of employees, work orientation, and training and advising of staff, in addition to providing benefits associated with compensation and the maintenance of staff. **(iv) Contributions:** Finally, the study considers that the union, by implementing actions in the area of people management, is investing in the human capital of the institution in order to offer the best service to its partners and for the maintenance and acquisition of new members to the staff.

Keywords: people management; human capital; credit unions.

RESUMO

(i) Objetivo: Este artigo tem por objetivo descrever os processos de gestão de pessoas utilizados pela Cooperativa Central de Crédito Rural com Interação Solidária Cresol (CRESOL) em uma agência da Região do Alto Uruguai (RS). **(ii) Método:** A metodologia utilizada consistiu em uma abordagem qualitativa de natureza exploratório-descritiva, já que o procedimento técnico utilizado foi o estudo de caso. Para a coleta de dados, foram realizadas entrevistas, análise documental e observação participante. **(iii) Resultados:** Os resultados deste estudo evidenciaram que a cooperativa desenvolve ações na área de gestão de pessoas, conforme os processos estabelecidos por Chiavenato (2014). Nesse sentido, a agência da Cresol possui práticas no recrutamento e na seleção de funcionários, na orientação ao trabalho, no treinamento e no assessoramento do quadro funcional, além de oportunizar benefícios associados à remuneração e à manutenção do quadro funcional. **(iv) Contribuições:** Por fim, considera-se que a cooperativa, ao implementar ações na área de gestão pessoas, está investindo no capital humano da instituição, a fim de oferecer o melhor atendimento aos associados, e na manutenção e conquista de novos associados à Cooperativa.

Palavras-chave: gestão de pessoas; capital humano; cooperativas de crédito.



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1 INTRODUCTION

Cooperatives are, in essence, committed to values and principles that guide their activities, such as mutual aid, responsibility, democracy, equality, equity, and solidarity in any cooperative branch. Therefore, one of the main objectives of this type of company is the provision of good service to its members and, in order to achieve this competitive advantage, the improvement of the workforce is the first step to improve the delivery of products and services offered by the cooperatives.

For this end, Drews (2000) highlights that one of the ways for an organization to stand out in relation to other competitors is to invest in human capital. Thus, people management becomes an indispensable tool to understand and use human capacity at work and it allows the organization to obtain advantages in the segments in which it operates.

People management, according to Chiavenato (2010), has the role of meeting the needs of organizations using the talents and technical skills of recruitment and selection, in addition to retaining the best talent in the company through benefits and adequate compensation, as well as providing opportunities to employees for training associated with the institution's organizational culture.

Therefore, in any sector of service provision, actions in the area of people management can contribute to the engagement of the staff with the organizational values and culture of the institution, as there is a direct relationship between the people management systems and the organizational commitment of employees in credit union organizations according to research carried out by Stecca, Albuquerque, & Von Ende (2016). For the authors, this relationship is directly associated with people management policies and practices, which ends up positively affecting the feeling of commitment between employees and institutions.

In this sense, if, on the one hand, unions need to provide quality services, increase the number of members, reduce costs, achieve goals, among other benefits, on the other hand, institutions need to invest in contemporary practices of recruitment and selection, training and development of people, as well as strategically compensating the staff. In this perspective, the question that guides the construction of this study seeks to identify which practices in the area of people management are provided to the staff of the Cresol Credit Union

Thus, in view of the importance of what people management can offer to cooperative organizations, the general objective of this study has been to describe the people management processes used by the Cresol Credit Union in the agency studied.

It is also emphasized that the people management processes in credit unions have also been analyzed by other researchers, such as the work of Herbstrithl & Kieling (2020), who have identified, among the staff, the skills needed to provide quality service to members. On the other hand Rossés et al. (2019) have identified the processes of assembling, applying, rewarding, developing, retaining, and monitoring people used by a credit union, while the study carried out by Stecca, Albuquerque, & Von Ende (2016) investigates whether the people management strategies adopted in credit unions are related to the organizational commitment of its employees.

In this way, this study is added to others already existing in the sense of showing new research on people management processes in unions. In addition, this work presents the way in which credit unions, in the context of meeting the demands of family farming, have qualified the

employees of their organizations to provide quality services to their members.

This article is structured in five sections, the first being this introduction. In the second section, aspects about the importance of people management in cooperative organizations are contextualized. Next, in the third and fourth sections, respectively, the methodology and description of the people management processes identified in the Cresol branch studied are presented. Finally, in the fifth section, the final remarks about the study are made and the literature references used in this work are presented.

2 THE IMPORTANCE OF PEOPLE MANAGEMENT IN COOPERATIVE ORGANIZATIONS

Cooperative organizations use mutual work for a common interest. These organizations seek to ensure their economic efficiency and social effectiveness and still preserve their fundamental doctrinal principles (Rossés et al., 2010). In addition, other characteristics are associated with teamwork and the interdependence of the roles performed in the institutions.

According to the Organization of Brazilian Cooperatives (OCB) (2017), cooperatives are organizations of people that, although they carry out market movements, do not aim at profit, but at the economic and social advancement of their members. In addition, cooperatives are governed by different principles and values, namely: voluntary and free membership; democratic management by members; economic participation of the partners; autonomy and independence; education, training, and information; intercooperation; and interest in the community.

The OCB Resolution No. 56/2019 (OCB, 2019) regulates the classification of cooperativism areas of activity, which went from thirteen to seven, namely: agricultural, consumption, credit, infrastructure, job, production of goods and services, health, and transport. Credit unions provide, through mutuality, the provision of financial services to their members ensuring that they have access to financial market instruments through rates and terms that are more suited to the financial reality of their members (OCB, 2019).

Thus, regardless of the field of activity of cooperatives, these institutions also need to be organized and managed according to administration principles, since their coordinators, in addition to performing the four administrative roles (planning, organizing, directing, and controlling), do not perform the work individually but through the people who make up their team. Therefore, good people management is one of the requirements to guarantee the development and growth of cooperative institutions.

In this sense, Chiavenato (2014) considers that people management consists of a set of organizational policies and practices aimed at managing people's work and guiding them towards achieving the objectives of the organization.

Fisher & Fleury (1998) also state that people management is formed by an integrated set of policies and practices defined in an organization to guide human behavior and interpersonal relationships in the work environment.

Complementing the definition presented, França (2004) considers that this area consists of a set of productive, management, and strategic activities that allow companies to achieve creativity and innovation and to provide improvements in their work environments.

In this way, good people management directly implies the work carried out by the teams that work in the organizations. Therefore, people management is not limited to the process of hiring, firing, or paying employees, but also the management of human talent to achieve the goals and propositions of organizations.

Thus, Chiavenato (2014) also highlights that people management consists of an integrated

set of activities in processes of assembling, applying, rewarding, developing, retaining, and monitoring people (as shown in Table 1) to provide organizations with capabilities and competitiveness.

| ASSEMBLING PEOPLE | APPLYING PEOPLE | REWARDING PEOPLE | DEVELOPING PEOPLE | RETAINING PEOPLE | MONITORING PEOPLE |
|------------------------------|--|---|-----------------------------|--|--|
| - Recruitment - Selection | - Job Design - Performance evaluation | - Compensation - Benefits and services | - Training - Development | - Hygiene, Safety, and Quality of Life - Personal relationships | - Database Management information system - Measuring results and meeting of goals |

Table 1 – People management processes

According to the data shown in Table 1, these processes create the basis for effective people management. The process of assembling people encompasses two main activities: recruitment and selection. Recruitment encompasses the set of practices and processes used to attract candidates to an existing opening or potential job opportunities. In the recruitment process, data are made available on the level of complexity of the position, the candidate's desired profile, working hours, expected salary, job description (Lacombe, 2011), among other characteristics associated with the opening available.

The selection process, in Lacombe's view (2011, p. 97), consists of the “[...] set of practices and processes used to choose, among the available candidates, the one that seems to be the most suitable for the existing opening”. According to the author, among the main existing selection methods there is the: preliminary screening of resumes, interview at the selection unit, information from reliable people, technical, professional, and psychological tests, group dynamics, interview by future managers, medical examination (Lacombe, 2011), as well as other selection techniques that organizations deem important to be used in the process.

The process of applying people, according to Chiavenato (2014), consists of a series of activities performed to define the attributions of each one in the organization, to guide them, and to monitor their performance. Among them there is people orientation, job design, and performance evaluation.

People orientation, according to Chiavenato (2014), consists of properly guiding the employee in their activities and explaining their role, goals, results, and objectives to be fulfilled. Job design, on the other hand, is the organization of the structure of each position with a description of the capabilities and work methods required for the position. And, finally, performance evaluation must constantly observe the employee, checking if they are developing the activities correctly to achieve the goals and results desired by the organization (Chiavenato, 2014).

The process of rewarding people includes actions that encourage them to satisfy their individual needs, which include compensation and benefits (Chiavenato, 2014). For the author, organizations must, through rewards, be able to attract, retain, and motivate employees.

Dutra (2012) classifies the types of rewards into two categories: direct and indirect compensation. Direct compensation includes fixed compensation – which is paid monthly, weekly, or daily – and variable compensation – which is normally linked to the achievement of result goals, which can be granted through cash bonuses, equity participations, and/or results, awards, etc. Indirect compensation is a set of benefits that the person receives in return for the work performed (Dutra, 2012).

Regarding benefits, Chiavenato (2010) classifies them as legal (required by legislation or

unions) or spontaneous (granted spontaneously by companies); as to their nature, the author classifies them as monetary (granted in cash) or non-monetary (non-financial in the form of services, advantages, or facilities); and, regarding their objectives, as assistance (security and pension), recreational (rest, entertainment, recreation, mental hygiene, or leisure) and supplementary (facilities, conveniences, and utilities).

The granting of benefits to employees has become an increasingly present practice in organizations and is an excellent way of valuing people's work, thus contributing to the motivational aspects and, consequently, to the productivity and well-being of employees.

Regarding the aspects of developing people, training and development are used to train and increase the professional and personal development of employees (Chiavenato, 2014). For the author, training is more focused and oriented towards issues concerning short-term performance, whereas development is more oriented towards expanding the skills of individuals for future responsibilities.

A training and development process, according to the view of several authors, should basically follow four steps: diagnosis to assess training and development needs, elaboration of the training and development program, program implementation, and program evaluation (Chiavenato, 2014; Dutra, 2012; Gil, 2012).

Gil (2012) states that, in order to correctly design a training and development program, it is necessary for the organization to have a real understanding of the needs of its individuals in terms of the Knowledge, Skills, and Attitudes required for the execution of the tasks needed to achieve organizational goals. For this end, organizations must carry out a diagnosis of their training and development needs, which can be *a priori* (in the case of equipment modernization, for example) or *a posteriori* (as to solve problems of low productivity or poor customer service).

The process of retaining people, according to Chiavenato (2014), is used to create satisfactory environmental and psychological conditions for the activities they carry out. In this process, in the physical work environment, the main desirable items to be observed are: adequate lighting, ventilation capable of removing gases, smoke, and unpleasant odors, temperature at ideal levels, protection or removal of noise, and a comfortable environment. As for the psychological work environment, factors such as pleasant relationships with the work team, type of pleasant and motivating work activity, democratic and participatory management style, elimination of sources of stress, and personal and emotional involvement should be taken into account. Consideration should also be given to the application of ergonomic principles that involve, among others, the adaptation of machines and equipment to human characteristics, the adjustment of tables and facilities to the size of employees, and the use of tools that reduce the need for human physical effort. A pleasant work environment can directly influence the health of individuals in an organization, as it is capable of generating well-being, since organizations must act in health prevention and periodic medical follow-up.

Furthermore, there are companies that can implement quality of work life programs, to which França (1997, p. 80) defines as “[...] the set of actions of a company that involves the implementation of management and technological improvements and innovations in the work environment”. These programs involve different activities that can be offered to workers in an integrated and participatory way, which can be nutritional guidelines, alternative therapies, anti-smoking and alcohol campaigns, music therapy, work exercise, among other actions that can be systematized and implemented in organizations.

For Chiavenato (2014), the last process, that of monitoring people, consists of a set of activities that provide feedback to people regarding their performance and development potential, being this the basis for the discussion between superior and subordinate about work issues. This

process consists of a database and people management information systems.

Furthermore, Chiavenato (2014) points out that the database allows obtaining and storing data about different processes, such as personnel registration, positions, compensation, benefits, training, candidates, among others, depending on the needs of each organization. The people management information system allows organizations to reduce time and costs, in addition to assisting in decision making in relation to the registration and control of personnel for operational purposes (payments, vacations, absences, delays, etc.), reports on compensation, benefits, recruitment, training, positions, costs, performance analysis and comparisons, talent database, and opportunities for employees, such as promotions, training, transfers, organizational changes, and other operations (Chiavenato, 2014).

Moreover, according to the author, the process of monitoring people brings many benefits to the organization, since the company has a well-fed database that provides adequate information to managers and employees as a way of facilitating and speeding up decision making in the company.

Therefore, having organized and monitored processes in the area of people management tends to bring countless benefits to organizations. Davel & Vergara (2009) emphasize that employees will be able to give - to activities and processes - innovation, creation, and recreation of contexts and situations that can lead the organization to position itself in a competitive, cooperative, and differentiated way with customers, with other organizations, and in the business environment in general.

The importance of these processes is associated, according to Lacombe (2011), with the reduction of employee turnover. In addition, the author emphasizes that it is necessary to select, form, integrate, and improve a group of people, training them to work as a team with defined objectives and who know their role so that they are able to cooperate and contribute to the growth of organizations.

Similarly, França (2007) points out that if the people management area is well planned and implemented, it will have satisfied employees, who will present quality and productivity gains for the organization, in this way satisfying the company and customers. However, the biggest gain, by investing in employees, belongs to the company given the increase in productivity and quality with which employees perform their activities when they feel satisfied in the organizational environment.

Therefore, the benefit of organizations that invest in people management is visible, since qualified employees develop their activities more efficiently and the company is recognized for this work, rewarding them appropriately.

3 METHODOLOGY

To carry out this study, an agency of the Cresol Credit Union was chosen, which is located in a municipality in the Alto Uruguai Region, in Brazil. The research is classified as exploratory-descriptive with a qualitative approach, and the method used was the case study, as this strategy has allowed the study of the union as a whole from the processes associated with people management.

For data collection, primary data were obtained through unstructured interviews with eight employees and managers of Cresol. In addition, for greater knowledge of the processes in the area of people management, there was participant observation in the credit union during the second half of 2018 and first half of 2019 through the completion of a curricular internship by one of the authors of this article. Documentary analysis was also used as a data collection instrument aiming

to investigate and seek evidence of the organization and its people management processes in certain documents, such as Cresol's articles of incorporation, procedures and production manuals, adopted policies, and website.

The data collected were determined through content analysis which, according to Bardin (2011), consists of a set of communication analysis techniques seeking, through systematic and objective procedures, to describe the content of messages and the inference knowledge regarding the production/reception conditions (inferred variables) of messages.

The categories studied were elaborated according to the six People Management processes proposed by Chiavenato (2014). Among the variables studied, the actions and activities that were related to the processes of assembling people, applying people, rewarding people, developing people, retaining people, and monitoring people are described. From the structuring of these categories of analysis, it was considered that the necessary conditions were established to identify additional information about the different aspects of the area of people management and its relationship in this cooperative.

4 THE CRESOL CREDIT UNION

The Cresol agency studied was founded in 2003 and currently has 1666 members, mostly family farmers from the municipalities of Itatiba do Sul, Barra do Rio Azul, Erval Grande, Barão de Cotegipe, and Aratiba, in Brazil. This agency is part of the Cresol Central system, which has 30 individual affiliated cooperatives, 117 Service Points, and 5 Regional Service Bases. The Cresol Central System has more than 1000 employees, who provide services to approximately 500 small and medium-sized municipalities in the states of Santa Catarina, Rio Grande do Sul, Bahia, Pernambuco, and Ceará, in the south and northeast regions of Brazil.

The Cresol branch studied has eight employees: two cashiers, two credit operators, and one branch coordinator, in addition to three directors, one of whom is the director-general, one deputy director, and one general secretary.

The staff daily serves approximately 60 members at the branch studied, who generally seek the following products or services: cards; consortia; special debt renewal credit; credit for Cresol retirees; revolving credit; Cresol application; resources for agricultural and livestock funding/investment projects; line of credit for the purchase of home appliances, electronics, and motor vehicles; special individual loan; special corporate loan; urban and rural housing; microcredit; receipt of benefits; payment of bills and securities; insurance; and checkbook.

The existing policies and actions in the area of people management identified in the Cresol branch studied follow the prerogatives developed by Cresol Central, located in the city of Chapecó (SC), which is responsible for the people management policy exercised in all organizational units linked to the Cresol Central System.

4.1 PEOPLE MANAGEMENT PROCESSES IN THE CREDIT UNION

In the Cresol branch studied, it was possible to identify people management practices associated with the processes of assembling people, applying people, rewarding people, developing people, retaining people, and motivating people, as presented below.

4.1.1 Assembling people

The process of assembling people in the union comprises of internal or external

recruitment, selection, and admission, all carried out by the union. Recruitment takes place when the Cresol agency points out the demand for hiring a new employee and the person responsible for the agency communicates the person responsible for the people management sector of Cresol Central. Cresol, initially, makes the opening available to employees of the Cresol System through internal recruitment. If there is no interest or possibility of using internal staff, the personnel department of Cresol Central starts the recruitment process by publishing the opening notice in regional media, employment agencies, universities, and social networks. The notice contains the available position, the roles, the duties to be performed by the professional, and the necessary requirements for resumes to be accepted.

The selection of candidates is carried out through the screening of documents through a prior analysis of resumes, evaluating them to verify if they meet the requirements of the notice. After screening the resumes, the selected candidates are invited to take a technical test. After completing the test, candidates who have achieved the minimum required grade are called for a semi-structured interview with the person responsible for the people management sector and the agency coordinator. At the end of this process, the person in charge issues an opinion on the candidate suitable for hiring, which is delivered to the management of the union and filed together with the contracting documents.

The study carried out by Rossés et al. (2019) has shown that the people management sector of another cooperative company studied was involved in the recruitment and selection of all employees, either through an internal or external selection process. The definition of the job profile follows some prerequisites according to the description of their characteristics. In addition, the desired profile of candidates is analyzed together with the agency coordinator before the hiring of the new employee.

According to the description presented in the process of assembling people, it appears that the processes that involve the hiring of new employees in the union meet what Chiavenato (2014) advocates, since it became evident that there were formalized processes with regard to recruitment and selection of professionals whose profile is aligned with the institutional mission and vision of the union.

4.1.2 Applying people

In the process of applying people, organizations must act in the integration of the new employee to the work environment and explain how they will be evaluated. At the Cresol branch, after hiring a new employee to the union, the workers at the branch help them in the process of adapting to the work standards, rules, and policies through the experience contract and the integration process.

For this end, on the first day of work, integration is carried out with this employee through the presentation of standards, rules, and the way of working at the Cresol branch. Some aspects such as internal policy, vision, mission, principles, institutional values, responsibilities, and benefits offered to employees are also demonstrated. The duties and tasks that the employee will develop in the cooperative are also listed. In addition, the agency coordinator introduces the new employee to the other co-workers.

After the employee is admitted, they sign an experience contract, during which time the person responsible for the human resources of Cresol Central conducts three interviews that work to assess how the employee is adapting to the union, to verify if the employee is able to develop the activities, and to analyze their relationship with their co-workers.

In order to encourage the training and monitoring of new employees in the first days of

work, the union has a program called “Cresol Angel or Sponsor”. The Angel or Sponsor is that employee with experience and with a leadership profile, trusted by the manager and with the potential to be the new team leader, who starts to guide the new employee within the institution.

The union's position policy aims to regulate how positions are administrated, their requirements, abilities, and differences between levels of positions and, mainly, to serve as a guideline for action in each opening. Therefore, in the Positions and Salaries program, the employee can see their possibilities for growth within the organization and the salary ranges they can achieve over the time they are working in the union, as well as the job description.

Cresol also has a performance evaluation policy, which aims to provide behavioral and technical support for employees in the positions and salary program of the union. The evaluation serves as feedback to correct any inappropriate behavior and to promote employees who have proactive behavior and act based on the principles, values, and mission of the union.

In the study carried out by Rossés et al. (2019), it was evident that the credit union analyzed provides, to the staff, some actions of integration of employees in the cooperatives, training of employees, and performance evaluation, in addition to having a policy of positions and salaries.

With this, it is highlighted that the processes adopted by the Cresol agency under study include aspects of the people management model proposed by Chiavenato (2014), since they present the duties of each employee in the exercise of the activities, the type of orientation in the execution of the work, and the monitoring of their performance.

4.1.3 Rewarding people

The process of rewarding people is one of the fundamental elements for encouraging and motivating the employees of the union. To reward and compensate employees, Cresol offers a monthly salary, promotions, 13th and 14th salary, social benefits, and affective salary.

Food vouchers and transport vouchers are also among the social benefits offered by the Cresol agency. These incentives seek to have a positive impact on the quality of life of the company's employees. Among other incentives, the union offers, as a bonus for the effort made in the organization, the 14th salary to employees who achieve annual goals. Salary or position promotions at this Cresol branch are linked to the results of the union. Thus, for them to happen, the administrative board of the agency must first approve them, and, later, the number of openings and the requirements necessary for employees to apply for promotion must be disclosed.

The union offers health and life insurance plans to its employees through a health service provider. Finally, this Cresol agency has a compensation policy called affective salary, which aims to encourage and recognize the dedication of each employee. Every three or six months, the union holds an event for the delivery of this monetary bonus to the employee who has performed with the highest quality in the provision of services, agility in solving problems, and helpfulness in meeting the demands of the union. It is emphasized that this award has been well accepted among employees, since it values their efforts and encourages them to improve their own performance within the institution.

Thus, in view of the above information, it can be observed that the "Process of Rewarding People" meets the model proposed by Chiavenato (2014), as this process, adapted to the union vision, is a set of values and principles promoted by its organizational characteristic differentiated from a private or a public organization. Therefore, it is noted that this set of rewards is considered a cultural factor and an important way of valuing people's work, in this way contributing to motivational aspects and, consequently, to the productivity and well-being of employees. Similarly, Rossés et al. (2019) has found that one of the great differentials that the cooperative company

offers to workers is associated with the package of benefits and incentives.

4.1.4 Developing people

In the people development process, some training is provided linked to the institution's operating process and activities that can promote personal development and the achievement of the capabilities required by the organization.

In this way, the training policy of the Cresol branch aims to train teams by ensuring constant improvement to maintain and increase the results of the union. Annually, the agency coordinator points out the training needs for the next year and the people management sector at Cresol Central organizes training and classes.

Cresol also has a program called “Sharing knowledge”, which aims to disseminate knowledge acquired in courses and training. This program trains some agency employees who, at the end of their training, are invited to pass on the knowledge acquired to their co-workers, in order to value their participation and involvement in the activities developed by the union.

Regarding the process of developing people, there is a certain lack of actions that favor the development of employees. In the study carried out by Rossés et al. (2019), the authors have found that the activities developed by the cooperative company were directly related to the training of leaders, organizational learning, and the acquisition of new talents. The authors also add that, among the corporate education practices, the cooperative company develops executive education, continuing education, education for leaders, functional education, and basic education.

In this way, it appears that it would be opportune, within the conditions of the Cresol branch, to offer to the staff, in addition to operational training, the possibility of structuring an employee development policy that can increase the feasibility of obtaining a solution to pending organizational issues, in this way resulting in improved staff productivity. For this end, Chiavenato (2010) emphasizes that developing people is not just giving them information so that they learn new knowledge and skills and become more efficient in what they do. According to the author, it is necessary to train professionals to learn new attitudes, solutions, ideas, and concepts and to change their habits and behaviors so they can become more effective within institutions.

4.1.5 Retaining people

The process of retaining people in organizations involves actions that promote the permanence of employees in organizations through processes related to hygiene, health, work safety, and quality of life programs in the organization and outside it.

Based on these aspects, the Cresol branch under study has specialized service programs aimed at the continuous improvement of the quality of life of employees. It is through these programs that the union identifies processes to be improved and establishes an action plan with a view to guaranteeing the preservation of the health and integrity of its employees.

Among the occupational hygiene, health, and safety programs, this agency follows the Regulatory Standard – NBR No. 7, which aims to promote and preserve the health of its workers through the Occupational Health Medical Control Program (PCMSO) (ENIT, 2020).

This NBR establishes some responsibilities for cooperatives that comprise clinical evaluation (which covers occupational anamnesis, physical and mental exams, and others that are necessary) indicated by the coordinator of the PCMSO. In addition, the PCMSO is based on the Environmental Risk Prevention Program (PPRA) that assesses the work environment and determines whether the employer must provide personal protective equipment (PPE) to safeguard the health

of its employees.

The monitoring and follow-up of the PCMSO of the Cooperative Union are carried out annually and documented in each employee's work file. This file details the tests carried out and the evaluations and statistics with the abnormal results. Based on these data, a plan is made for the next working year.

In addition to the aspects presented, this process also includes actions associated with communication between employees and coordinators. Among the processes developed at the agency, there is a feedback policy. This policy seeks to ensure interpersonal communication by creating tools to control actions and alignments necessary for the behavior of employees in the union. Therefore, whenever a manager observes inappropriate behavior by an employee, or an attitude that needs to be reviewed, they should call the employee for a conversation with the aim of correcting the problem and encouraging the employees' professional growth.

However, in relation to this process, it is possible to notice that, despite the union offering a program that protects the health and adequate working conditions of employees, there is a lack of actions aimed at improving employee communication. It appears that this feedback policy only works to correct inappropriate behaviors or attitudes and, therefore, it would be very opportune to adopt different methodologies to assist in the integration, communication, and minimization of problems resulting from lack of dialog and understanding.

About this difficulty in dialog between professionals in a cooperative company, Rossés et al. (2019) has found that communication is one of the tools that promote synergy to achieve the desired results of the institution. Therefore, the Cresol agency under study has frequently carried out organizational climate surveys. These surveys assess the degree of employee satisfaction with the organization. In addition to detecting problems, they also point out their solutions. Therefore, both in the study presented by Rossés et al. (2019) and in the case of the Cresol agency under study, it is observed that organizational assessment is one of the main means of evaluating the performance of organizations, planning actions, and working towards a process of continuous improvement, in this way providing a pleasant environment for all employees in the work environment.

Therefore, in relation to the process of retaining people, it is understood that the actions adopted partially comply with the model proposed by Chiavenato (2014). Thus, it is important to create, in the studied agency, mechanisms to provide a psychological work environment that favors efficient communication and pleasant human relationships and that employees and other interested parties, both internal and external, act in a committed way with the organization.

4.1.6 Monitoring people

The process of monitoring people involves monitoring and controlling the activities carried out by the staff and measuring the results (achievement of goals). In relation to this process, the Cresol branch has a system that meets the legal obligations related to the organization and filing of personal documents, admission exams, employment contracts, liability terms, and monthly attendance record of each employee.

However, with regard to the process of monitoring the expected results of each employee, the agency does not have control over the actions planned and carried out by each employee. This monitoring would be very important to provide feedback to employees regarding their performance and development potential, in this way being the basis for dialog between superiors and subordinates regarding work matters (Chiavenato, 2010).

In the study carried out by Rossés et al. (2019), the authors have found that the cooperative

company also has an information system that includes records of legal obligations and the measurement of results achieved by the staff. These actions assist in making strategic decisions, as well as supporting actions to fulfill the long-term planning of the company.

Based on these results, it is evident that the Cresol agency studied partially fulfills the actions that concern the process of monitoring people in the people management model developed by Chiavenato (2014). It is observed that the implementation of new actions in the process of monitoring people in this union would be a great advance. This could ensure an adequate performance evaluation for all employees regarding the achievement of goals, which, in turn, would allow Cresol to achieve its objectives.

Finally, it can be considered that the union develops actions that include the six people management processes recommended by Chiavenato (2014). However, it can also be verified that, in some processes, new actions could be implemented that make possible the improvement of the performance evaluation system of the people in this agency and, consequently, they may come to represent a new development strategy in people management. The proposal of this strategy can be multiplied for the entire organizational system of the union network of which the agency is part.

Table 2 summarizes the main actions identified in each process studied and proposes some suggestions.

| PEOPLE MANAGEMENT PROCESS | ACTIONS PERFORMED | SUGGESTIONS |
|----------------------------------|---|---|
| Assembling people | Recruitment: Internal/External Notice. Selection: Resume analysis; technical test; interview. | No suggestions. |
| Applying people | Integration Policy; Experience Contract; Design of Positions; Performance Evaluation. | No suggestions. |
| Rewarding people | Monthly Salary; Affective Salary; Social Benefits; Salary Bonuses; Promotion Policy. | No suggestions. |
| Developing people | Training Policy; "Sharing knowledge" program. | Creation of a training and personal development policy for all people in the institution. |
| Retaining people | Feedback Policy; Medicine and Work Safety. | Implementation of actions that provide more efficient communication between employees and coordinators; |
| Monitoring people | Database; People Management Information System. | Development of a performance evaluation system with goals and measurement of the results achieved, related to a professional career plan. |

Table 2 – People management practices identified in the studied Agency and suggestions

It can be observed in the table that the processes of developing, retaining, and monitoring people are the ones that need to be analyzed more carefully by the studied agency so that it can carry out more cohesive and planned actions in its area of people management. Therefore, based on these shortcomings, it appears that the union needs to structure a training and development plan for its employees, which integrate actions to maintain and monitor the staff in line with the objectives of the company.

Thus, in the search for changes aimed at developing proactive and innovative attitudes in the people working in the organization, it is important to create a training and development program for the institution's staff. Such a program and its training and development actions

are essential for the best performance of the activities developed in the institution and they are also favorable to positive changes in the behavior and attitudes of the employees.

The training and development program adopted by the studied union presents itself as an important initiative to be introduced in people management practices and should also integrate communication policies by conducting organizational climate surveys with the purpose of knowing the strengths of the organization and those points that need to be improved. Based on the results of this type of research, mainly in relation to the identification of dissatisfaction or satisfaction of employees, more assertive decisions can be taken by team coordinators and executives occupying positions at a strategic level. In this sense, it is clear that decisions may favor the reorganization of their work and communication methods and set new guidelines to improve the organizational climate, thus reflecting on the quality of the work environment.

It can also be observed that it is necessary to develop and implement a performance evaluation system in the union in order to integrate the plan of goals and expected actions so that people can dedicate themselves to achieving organizational objectives over time. Therefore, it is important to adopt an evaluation method in order to systematically monitor the individual's performance in the work environment by considering their behavior, the results achieved, and the differential points of their work.

Therefore, it is necessary to design additional actions in relation to the six people management processes in this agency, because, as mentioned by Gil (2012), every institution should have a training and development plan for people focused on the needs of the Union and aimed at preparing the possible future leaders and successors of the Institution's management, but, primarily, to attract and retain new members.

Regarding cooperatives that seek to improve their performance in terms of service and attract and maintain new members, Stecca, Albuquerque, and Von Ende (2016) certify that the more the credit union develops an environment that values people, work in group, and trust, in addition to gaining affective commitment, it increases the feeling of belonging, that is, the affiliative commitment of employees to the organization. Furthermore, according to the authors, the more explicit the rules and behaviors expected from employees and the importance that the union attaches to its performance as a company, the greater the normative type of commitment tends to be.

In another study, prepared by Herbstrithl & Kieling (2020), on people management in credit unions, the skills identified among employees (organization, sense of team, communication, and negotiation) will have attitudes associated with improved results, proactivity, commitment, solicitude, ethics, and confidentiality.

The results of these two studies (Stecca, Albuquerque & Von Ende, 2016; Herbstrithl & Kieling, 2020) show that the attention given to training and development processes are crucial to having a staff that is aligned with the organizational culture of cooperatives which reflects in a pleasant work environment, in the fulfillment of goals, and in the expected results of the employees.

5 FINAL REMARKS

At the end of this study, which sought to analyze the people management practices adopted in the Cresol agency in the Alto Uruguai region, it was possible to identify that the union presents the six processes related to people management, namely: assembling, applying, rewarding, developing, retaining, and monitoring people.

Regarding the process of assembling people, it was evident that the agency in question performs the three main processes, which are internal/external recruitment, selection, and admission of new employees. In the process of applying people, it was found that the main practices used by the union are the integration policy, the experience contract, the design of positions, and the evaluation of the employees' performance.

To reward people, the Cresol agency offers, in addition to the monthly salary, the affective salary, social benefits, and it also provides health insurance and food vouchers. In terms of developing people, the union has a team training policy. And in relation to the feedback policy, there were problems of personal relationship at work because of the lack of dialog in the feedback process in the practice of retaining people.

In the process of monitoring employees, the agency has a system that meets the legal obligations related to the organization and filing of personal documents, admission exams, employment contracts, liability terms, and monthly attendance record of each employee. In addition, it was observed that there is a strong lack of a performance evaluation system that can compare the planned actions with those carried out in a certain period of time.

In short, it can be considered that the accomplishment of this study showed that the Cresol agency, despite applying the six people management processes, has some limitations in the process of developing, retaining, and monitoring people. Therefore, based on these shortcomings, it is suggested the structuring of a training and development plan that integrate actions to maintain and monitor the staff in line with the objectives of the union.

Thus, future research should carry out an organizational climate survey with employees to collect data on the way they feel about the work environment, co-workers, and the union. This tool helps to accurately detect the changes that the organization needs to make to meet the needs identified by the staff.

Finally, it is concluded that cooperatives face major challenges in the competitive market in which they operate, thus the adoption of a well-structured people management system is essential for the good performance of the services provided by these institutions. The correct development of processes in the area of people management can contribute to the satisfaction and motivation of employees, which improves the potential and professional performance of the team, in addition to attracting and retaining members in the credit union.

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