

Attitude of Bank Agricultural Officers Towards Their Job

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Abstract

The survey was conducted in Pune and Ahmednagar districts from Maharashtra State by interrogating 136 bank agricultural officers. The scale was developed to find out the attitude of bank agricultural officers towards their job.

The study revealed that most of the respondents were strongly agreed and narrated that the job has provided them with an opportunity of serving rural people (99.26 per cent), the prestige and credibility in the society (98.52 per cent). The smile on farmers face due to their job is greatest reward for them (96.32 per cent) and economic condition of the farmers can be improved by financing agriculture through this job (95.58 per cent). As regard the disagreement, it was observed that 51.47 per cent, 39.71 per cent, 38.97 per cent and 38.24 per cent were disagreed to the statements that the job does not provide opportunity to improve their skills, the job is monotonous, visiting the farmers in villages is a cumbersome job and there is no creativity in their job, respectively. The study further indicated that that half of respondents had favourable attitude while 27.21 per cent and 21.32 per cent of them belonged to less favourable and highly favourable attitude towards their job.

Keywords : Bank agricultural officers, attitude towards job

Introduction

Banks have been nationalized by the Government of India to make cheap finance available to the farmers and to provide banking facilities in rural and suburban area. Also as per the regulatory guidelines, it has necessary that 18% of Net Bank Credit (NBC) should go to agriculture sector which includes, both, direct and indirect finance. The responsibility of implementing bank policies and being materializing the bank as a public utility service rest with the personnel in bank. The banks have given the responsibility of supplying credit to farmers on the shoulders of bank agricultural officers. They are the key communicators for banking schemes and products and also transfer the farm technology. As they play vital role in rural development, their attitude towards job is an important consideration for efficient job performance. Employees with positive attitudes

tend to be more productive because they always see the accompanying opportunity with every challenge. Attitude is one of the factors which is crucial for the success of an organization. With this view the study was undertaken to find out the attitude of bank agricultural officers towards their job.

Material and Methods

The study was conducted in Pune and Ahmednagar district from Maharashtra State as these two districts were having highest number of banks in rural and semi-urban sector. Agricultural officers working in nationalized banks from Pune and Ahmednagar districts were the respondents for the present study. The banks having 10 or more than 10 agricultural officers were purposively selected for the present study. From each selected bank 100 per cent population of bank agricultural officer was

selected. Accordingly, from Pune district 67 and from Ahmednagar district 69 agricultural officers were selected to form the sample size of 136.

The attitude of respondent bank agricultural officer is operationally defined as the degree of positive or negative reactions given by him towards his job. It was measured by using scale developed for this study. Each item in the scale was scored against the response category of ‘strongly agree’, ‘agree’, ‘undecided’, ‘disagree’ and ‘strongly disagree’. The scoring pattern for positive items was 5, 4,3,2,1 and 1,2,3,4 and 5 for negative items. The total scores of each bank agricultural officer was calculated and taken as

an indicator of his attitude. The maximum and minimum score obtained by respondent bank agricultural officer were 72 and 42 respectively. According to the total score obtained, bank agricultural officers were classified into three categories by using arbitrary method.

Result and Discussion

Statementwise responses of respondents in respect of attitude towards job

The data with regard to the responses of respondents to each statement for attitude towards job was collected and analyzed to find the frequency and percentage. The results obtained are presented in Table 1.

Table 1 Statement wise distribution of respondents according to their responses to the statements developed for attitude towards job

Sr. No.	Statements	Respondents (N= 136)				
		SA	A	UD	DA	SDA
1.	The job has provided me an opportunity of serving rural people	105 (77.21)	30 (22.05)	0 (0.00)	1 (0.74)	0 (0.00)
2.	The job has provided me prestige and credibility in the society.	99 (72.79)	35 (25.73)	1 (0.74)	1 (0.74)	0 (0.00)
3.	My work is very exhausting	24 (17.65)	64 (47.05)	17 (12.50)	28 (20.59)	3 (2.21)
4.	Repayment of loans from the farmers is one of the hard job.	32 (23.53)	59 (43.38)	8 (5.88)	35 (25.74)	2 (1.47)
5.	There is no creativity in my work and I had to do the target oriented work.	11 (8.09)	44 (32.35)	18 (13.23)	52 (38.24)	11 (8.09)
6.	This job is an opportunity for me for the upliftment of rural women through formation of SHGs	73 (53.68)	56 (41.17)	2 (1.47)	3 (2.21)	2 (1.47)
7.	Visiting the farmers in villages is a cumbersome job	15 (11.03)	29 (21.32)	22 (16.18)	53 (38.97)	17 (12.50)
8.	My job is monotonous	9 (6.62)	40 (29.41)	17 (12.50)	54 (39.71)	16 (11.76)
9.	The smile on farmers face due to my job is greatest reward to me.	100 (73.53)	31 (22.79)	2 (1.47)	2 (1.47)	1 (0.74)
10.	Motivating farmers for adoption of different schemes implemented by banks is a tedious job	29 (21.32)	33 (24.27)	11 (8.09)	50 (36.76)	13 (9.56)
11.	This job has given me the vital opportunity of financing to agriculture sector.	90 (66.18)	42 (30.87)	2 (1.47)	1 (0.74)	1 (0.74)
12.	This job does not provide opportunities to improve my skills	6 (4.41)	17 (12.50)	13 (9.56)	70 (51.47)	30 (22.06)
13.	Economic condition of the farmers can be improved by financing agriculture through this job.	98 (72.05)	32 (23.53)	3 (2.21)	3 (2.21)	0 (0.00)

14.	There is freedom and respect in this job.	73 (53.68)	48 (35.29)	4 (2.94)	9 (6.62)	2 (1.47)
15.	This job allows me to arrange my work schedule to meet my personal and /or family needs.	29 (21.32)	57 (41.91)	12 (8.82)	26 (19.11)	12 (8.82)

SA- Strongly agree, A- Agree, UD-Undecided, DA-Disagree, SDA- Strongly disagree

The perusal of data from Table 1 reveals that most of the respondents were strongly agreed and agreed to the statements that the job has provided them with an opportunity of serving rural people (99.26 per cent), has given the prestige and credibility in the society (98.52 per cent), the smile on farmers face due to their job is greatest reward for them (96.32 per cent) and economic condition of the farmers can be improved by financing agriculture through this job (95.58 per cent). Also it was observed that two-third (66.18 per cent) of them were strongly agreed to the statement that their job has provided them with the vital opportunity of financing to agriculture sector while equal per cent (53.68 per cent) of them were strongly agreed to the statements that their job has provided them with the opportunity of upliftment of rural women through formation of SHGs and there is freedom and respect in their job.

The Table 1 further indicates that less than half (47.05 per cent and 43.38 per cent) of them were agreed to the statement that their work is more exhausting and repayment of loans from the farmers is one of the hard job,

respectively. More than two-fifth (41.91 per cent) of them were agreed to the statement that their job allows them to arrange their work schedule to meet their personal and or family needs and one-fifth (21.32 per cent) of them were strongly agreed to the same statement.

As regard the disagreement, the Table 1 reveals that 51.47 per cent and 22.06 per cent of them were disagreed and strongly disagreed that their job does not provide opportunity to improve their skills, respectively. It was further observed that 39.71 per cent, 38.97 per cent, 38.24 per cent and 36.76 per cent of the respondents were disagreed to the statement that their job is monotonous, visiting the farmers in villages is a cumbersome job, there is no creativity in their job and motivating the farmers for adoption of different schemes implemented by banks is a tedious job.

Attitude of bank agricultural officers towards their job

The data about attitude of bank agricultural officer towards their job was obtained and analyzed. The results in this respect are presented in Table 2.

Table 2 Distribution of respondents according to their attitude towards job

Sr. No.	Category	No. of respondents (N=136)	Percentage
1.	Less favourable (Upto 52 score)	37	27.21
2.	Favourable (53 to 62 score)	70	51.47
3.	Highly favourable (63 and above scores)	29	21.32
	Total	136	100.00

The result from Table 2 indicates that more than half (51.47 per cent) of respondents belonged to favourable attitude while more than one-fourth (27.21 per cent) had less favourable attitude towards their job. It was

further observed that about one -fifth (21.32 per cent) of the respondent bank agricultural officers had highly favourable attitude towards their job. It can be inferred that there is large scope for improvement of attitude of bank

agricultural officers towards their job. The results are in line with the findings of many

others^[1,2,3].

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