WORK LIFE QUALITY AND JOB SATISFACTION OF AGRICULTURAL PROFESSIONALS IN COMMERCIAL BANKS OF KERALA: A CRITICAL ANALYSIS

by

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(2016-11-090)

THESIS

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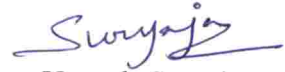## VELLAYANI, THIRUVANANTHAPURAM-695 522
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DECLARATION

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I, hereby declare that this thesis entitled **"WORK LIFE QUALITY AND JOB SATISFACTION OF AGRICULTURAL PROFESSIONALS IN COMMERCIAL BANKS OF KERALA: A CRITICAL ANALYSIS"** is a bonafide record of research work done by me during the course of research and the thesis has not previously formed the basis for the award to me of any degree, diploma, associateship, fellowship or other similar title, of any other University or Society.

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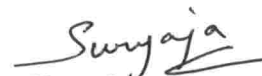
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Suryaja
Vagvala Suryaja

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LIST OF ABBREVATIONS AND SYMBOLS

%	-	Percentage
ADA	-	Assistant Director of Agriculture
ADO	-	Agricultural Development Officer
AO	-	Agricultural Officer
CNB	-	Canara Bank
EO	-	Extension Officer
F	-	Frequency
HO	-	Horticultural Officer
JLG	-	Joint Liability Group
MCG	-	Micro Credit Group
NAEP	-	National Agricultural Extension Project
NASSO	-	National Sample Survey Organization
PCA	-	Principal Component Analysis
PG	-	Post Graduation
QWL	-	Quality of Work Life
RDO	-	Rural Development Officer
SBI	-	State Bank of India
SBT	-	State Bank of Travancore
SHG	-	Self Help Group
TSS	-	Training Service Scheme
UCBL	-	United Commercial Bank Limited
UCO Bank	-	United Commercial Bank
UG	-	Under Graduation
VEW	-	Village Extension Worker
WLQ	-	Work Life Quality

Introduction

CHAPTER I

INTRODUCTION

"Your work is going to fill a large part of your life, and the only what to be truly satisfied is to do what you believe is great work, and the only way to do great work is to love what you do, if you haven't found it yet, keep looking. Don't settle. As with all matters of the heart, you'll know when you find it."

-*Steve jobs*

"Customers satisfaction starts with employee satisfaction"

-*Charlie P Crockett*

Agricultural production in this country depends upon millions of small farmers who strive to fulfil the country's dream of self-sufficiency. Their effort and efficiency with a great intensity have helped in raising their yields. Finance in agriculture act as a key to farmers. But money is always inadequate for a farmer. Farmers are unable to go in for improved seeds, manures and better methods of techniques of cultivation due to non-availability of necessary credit and other services at right time. The adoption of modern technology is capital intensive and has commercialized agricultural production in India. Besides, the farmer's income is seasonal while his working expenses are spread over time. Here comes the importance of banking sector services to agriculture in India.

Role of banking sector in agriculture is not only limited to providing credit. Banks are diversifying their role in the agriculture sector. Some of the new roles that banks have adopted are marketing, training and consultancy, insurance and financing for infrastructure *via* private – public participation. Changing environment and government policies are forcing banks to lend more to agricultural sector. Both private and public sector banks are involved in agri based lending activities.

Farmer households in Andhra Pradesh, Karnataka, Kerala, Tamil Nadu and Maharashtra were likewise, listed as more indebted as per NSSO (National Sample Survey Organization) surveys, but it reflects their better access to credit according to bankers (Sangwan, 2017). This shows how much our farmers are dependent on banks. As more farmers are depending on banks for their credit and other services we need to look into ways in which better customer services are provided. For any success of an organisation, employee's performance has a vital role to play. A talented, honest, trustworthy employee will always be strength to farmers as well as to banking sector.

Agricultural field officers and bank managers are always supporting and assisting farmers in day to day credit related activities and timely sanction of loans. Their performance, job satisfaction, quality of work life should be enhanced, which in turn improves the services provided to farmers. Recent demonetization has panicked the farmers and immense pressure was put on bank employees in Kerala and all over the country (Chaugh, 2017).

Banking sector is an important sector in Indian economy where thousands of employees are working and recruited every year. It is open to every adult who belongs to any field like arts, science, commerce, agriculture *etc.* It is considered to be reputed, sophisticated and less corrupted profession so that youngsters especially agricultural graduates find it one of the most reliable job opportunities and are fascinated in getting an agricultural field officer or rural development officer job in various public sector banks. However, there are officers who are not satisfied with their jobs later and a few are very much satisfied with their work profile. To have a deep analysis on the problems faced by agricultural professionals in bank and to bring about necessary policy changes, the present study on: Work Life Quality and job satisfaction of agricultural professionals in commercial banks of Kerala: a critical analysis becomes very important.

A detailed study has been framed with the following objectives: /8

a) Demographic and work characteristics of bank officials.

b) Types and nature of agricultural products made available to the stakeholders.

c) Job satisfaction of bank officials.

d) The factors affecting respondent job satisfaction.

e) Constraints experienced by the bank officials in rendering the services.

f) Solutions as perceived by the bank officials in rendering agriculture related services.

1.1 SCOPE AND IMPORTANCE OF THE STUDY

Organisations stand for the most complex social structures known today because of their dynamic nature and its role in nation's development. Commercial banks are pivotal to the overall development of the state or nation. It helps the farming community in a number of ways. They open a network of branches in rural areas to provide agricultural credit to farmers, traders and agro based industries. Employees are one of the role players in these organisations, and it is through their involvement and commitment that the organisation becomes competitive. The relationship between the organisation and people is conversely interdependent in nature (Boeyens, 1985; Kerego and Mthupha, 1997) and both parties *viz.*, bank officials dealing with agricultural products and the farmers may impact on one another's ability to achieve positive results. Hence, this study on job satisfaction and Work Life Quality (WLQ) assumes importance.

The Indian banking sector is at an exhilarating point in evolution. The opportunities are immense to enter new business, to develop new ways of working, to improve efficiency, and to deliver high level of customer service. However, it is these consumers who have undergone various demographic shifts in terms of their income level and cultural shifts in terms of their life style become the strength and opportunities of the current Indian banking system. Therefore, the interdependence of both stakeholders is increasing. Kerala farmers being more literate and sensitive to social issues are believed to be more demanding and in the

course to satisfy the need of the farmers the bank officials are subjected to different challenges and issues. Hence, the study on factors affecting employee job satisfaction and problems experienced by bank officials dealing with agricultural products is very imperative.

Kerala Agricultural University through the initiative of Training Service Scheme (TSS), College of Agriculture, Vellayani initiated a unique form of training for the first time in India in the year 2015 with an aim to sensitise the bank managers on the fundamentals of agriculture and the problems faced by the farmers in farming by exposing the bank managers to field realities through 'Staying with farmer' or billeting programme. TSS (2015) reported that managers and agricultural officers of the bank faces a lot of institutional as well as social problems in their pursuit in executing their organizational function with an aim to help the farming community. Hence, it can be presumed that the study will help to understand the problems faced by bank official who in turn will provide information for policy actions by the higher authorities in concern to address their problems enabling a better work environment for effective rendering of their job.

1.2 LIMITATIONS OF THE STUDY

The research is part of Post-Graduation programme which is done in a stipulated short period of time. Considering limitations in finance and other resources, the objectives were framed. The study was restricted to only 90 agricultural professionals working in commercial banks in Thiruvananthapuram district, hence specifying or generalizing the results becomes impractical. The data collected is not completely free from errors because there are chances of existence of un-willful bias. In spite of these limitations, necessary effort was taken by the researcher to conduct the study as objectives as possible by deliberately following all norms of the scientific research.

1.3 ORGANIZATION OF THE THESIS

The entire thesis is categorized into five chapters:

Introduction is the first chapter, in which importance of topic is explained in detail and also objectives, scope and limitation of research are presented. The second chapter 'review of literature' deals with previous works and findings in accordance with objectives. The third chapter 'methodology' explicates research design, study area, measurements of dependent and independent variables, tools for data collection and statistical tools used for data analysis and interpretations. The fourth chapter elucidates 'results and discussion' followed by the last chapter 'summary' of research. At the end references, abstract and appendices of the research work are included.

Review of Literature

CHAPTER II

REVIEW OF LITERATURE

Review of literature is mandatory for any scientific investigation. An inclusive review of literature is of paramount importance to any research endeavour. It gives a better understanding of past and enables us to come up with well-structured thesis with better framework of interpretations besides demarking the limitations of the work done in the past. Review of literature connected to the study is organised in following heading:

2.1   Concept of Work Life Quality

2.2   Types and nature of agricultural products made available to the stakeholders.

2.3   Job satisfaction and its importance.

2.4   Factors influencing job satisfaction

2.5   Variables and their review

2.6   Constraints experienced by the professionals in banks

2.1   CONCEPT OF WORK LIFE QUALITY

Work Life Quality (WLQ) is a multidimensional concept. It is necessary for smooth functioning of employee's professional life and personal life as well. Work Life Quality is defined and explained by many authors. A few most relevant reviews are given below:

According to Taylor *et al.* (1979) Work Life Quality is a holistic approach that comprises of basic extrinsic job factors of wages, working conditions and working hours, authority implemented by employees, social support, self-growth,

a significant scope of future at work, employee participation in decision making, fair and equal approach at place of work and effect on extra work activities.

Study on Work Life Quality by Trivedi and Chundrat (1991) revealed that the organisational productivity to a larger extend depends on positive and negative attitude of employees in the banks.

Lau (2000) defined Work Life Quality as the constructive conditions and environments of a workplace that support and promote employees contentment by providing them with job security and reward.

Kashem *et al.* (2005) stated that the performance of employees in banks and quality of work life were positively related. It was higher in private sector banks than that at public sector banks at Bangladesh.

Riyaz (2005) has examined Quality of Work Life (QWL) in commercial banks and his work showed that the job satisfaction was highest if employees were provided with better welfare measures and also reasonably good physical working conditions.

Newaz *et al.* (2007) found that in the banking industry employee turnover and Work Life Quality was negatively related.

Meenakshi and Sharma (2011) have studied the quality of work life of employees in telecom sector and inferred that employees were exhibiting more satisfaction if they were provided with better work life.

Mohan and Sivarethina (2013) confirmed through his study on 40 private sector banks that 60 per cent employees were having better Work Life Quality.

Nanjundeswaraswamy and Swamy (2013) reported that Quality of Work Life (QWL) dimensions showed positive correlation with Quality of work life of employees in private technical institute. It means that overall improvement in faculties can lead to enhancement of Quality of Work Life.

Subhashini and Gopal (2013) examined that Quality of Work Life and productivity were positively correlated.

Manjula (2014) defined Work Life Quality as "an approach concerned with the overall climate of work and the impact that the work has on people as well as on organization effectiveness. Direct participation of employees in problem solving and decision making in areas related to their work helps upgrade the quality of life at work".

Sankar and Mohanraj (2014) in a study showed that for promoting a strong work culture, job satisfaction and Work Life Quality factors were essential part.

According to Swamy et al. (2015) greatest problem currently all global organisations are facing is employment stability and that could easily be answered by providing better Work Life Quality.

Tomar (2015) found that private sector banks were provided with better Work Life Quality when compare to public sector banks.

Verma and Dohareya (2016) indicated that level of QWL (Quality of Work Life) gets enhanced with participative management styles.

Beloor et al. (2017) concluded that QWL (Quality of work Life) is multidimensional, it includes, adequate pay, work environment, job satisfaction and organizational culture. Employee performance was affected by these factors and productivity was decreased with an increased problem of absenteeism.

Srinivasan et al. (2017) opined that Work Life Quality is important to assess ones job motivation, satisfaction and performance. It not only gives importance for physical but also for intellectual satisfaction and a multi-dimensional concept.

2.2 TYPES AND NATURE OF AGRICULTURAL PRODUCTS MADE AVAILABLE TO THE STAKEHOLDERS.

Agricultural loans and services are accessible for a huge number of cultivating purposes. Farmers might apply loans to purchase inputs for the improvement of grain yields and also to horticulture, aquaculture, animal husbandry, horticulture and sericulture etc. Likewise there are exceptional credit services to buy machinery for example, tractors, harvesters and trucks. Development of biogas plants, irrigation systems and purchase of agricultural land all are supported by various schemes and services. There are many products available and a review was done to highlight the products and services offered by State Bank of India and Canara Bank.

State Bank of India presents a wide range of financial schemes for agriculturalists. These schemes include crop loans, produce marketing loan scheme, loan against warehouse receipts, Kisan Credit Card scheme, agricultural term loans, land development scheme, minor irrigation scheme, farm mechanisation scheme, Arthias Plus scheme, financing of combine harvesters, Kisan Gold Card scheme, land purchase scheme, Krishi Plus scheme, dairy plus scheme, broiler plus scheme, finance to horticulture, lead bank scheme and agri business heads scheme. The bank also provides micro finance through Self Help Groups (SHG's) and loans through 30 regional rural banks (SBI, 2018)

State Bank of India initiated the process to give farmers credit cards that will enable them to get money as and when required and also there shall be a credit limit on buying agricultural products (Ray, 2018).

Canara Bank provides Kisan Credit Cards. Limits up to Rs 50,000 have no margin while those above Rs 50,000 have a margin of 15 to 20 per cent. Other than this, Canara Bank provides a wide array of financial schemes for different agricultural purposes like crop loans, Kisan Suvidha scheme, Krishi Mitra card scheme, Kisan Tatkal, Kisan All-purpose term loan, farm development loan, development loans for plantation/horticulture, farm forestry loans, development

loans for farm level storage structures, pumpset loans, financing solar pumpset for irrigation, drip/sprinkler irrigation loans, farm machinery loans, scheme for financing agriculturists-for purchase of vehicles, bullock/camel/cart loan, dairy loans, raising cross breed heifers, sheep and goat rearing loan, poultry and duck rearing, piggery loan, bee keeping (apiculture), scheme for financing setting up of agri clinics / agri business centers, estate purchase loan, lending to Micro Credit Groups (MCG's), scheme for financing through Self Help Groups (SHG's), scheme for redemption of debts of farmers from non-institutional sources, produce loans, fisheries loan, sericulture loan, purchase of land for agriculture purpose, scheme for providing credit to tenant farmers and oral lessees for raising crops through Joint Liability Groups (JLG's), scheme for financing micro finance institutions (CNB, 2018).

2.3   JOB SATISFACTION AND ITS IMPORTANCE.

Job satisfaction plays a vital role in improving the performance and productivity of employees. Many studies have been conducted in several sectors to understand the level of satisfaction of their employees. Given below are different views of authors regarding job satisfaction.

Hoppock (1935) reviewed 32 studies on job satisfaction conducted by several authors and observed that job satisfaction was a combination of psychological, physiological and environmental circumstances that cause a person to say, 'I am satisfied with my job'. Such description indicates the variety of variables that influence the satisfaction of the individual.

Kuriloff (1963) expressed that work output of an employee increases as he becomes more satisfied. Vroom (1964) opined that a weak relationship exists between employee's job satisfaction and job performance.

Locke (1976) defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Job

satisfaction has been studied both as a consequence of many individual and work environment characteristics and as an antecedent to many outcomes.

Ghosh and Vijayaragavan (2001) opined that job satisfaction and employee's performance were influenced by the work environment.

Robbins *et al.*, (2005) said that attitudes whether positive or negative were directly related to level of commitment towards work and job satisfaction.

The importance of job satisfaction is not only for its possible association with performance, absenteeism, turnover and accidents. There was a little dispute regarding its relation with mental health of human beings. It was generally agreed that poor job satisfaction creates anxiety, headache, and depression from loss of appetite to psychosomatic states (Subasini, 2007).

Mamoria (2007) defined job satisfaction as an emotion, a feeling and a matter of sensitivity. Employees general attitude at work is its main focus.

Savdekar (2012) stated that job satisfaction was not the unitary or integrated state that the name would imply. There were multiple facets to the working state, some of which are more satisfying or perhaps more acceptable and others less. Job satisfaction at best describes in comparative terms some integrated means of that state at some point in time.

Saleem *et al.* (2013) found that most people were interested in doing work that suits their attitude and personality, they were also optimistic about their personal and professional life and further establishes a fact that employee satisfaction at work was because of fair recruitment and selection policies.

2.4 FACTORS INFLUENCING JOB SATISFACTION

Job satisfaction is effected by several factors and number and it differs with nature and type of work a particular employee performs. Statements and conclusions based on several studies are mentioned below.

According to Benders and Van De Looj (1994) job satisfaction and salary are not directly related. Their research suggested that employees having lesser age and experience had a greater tendency to quit their jobs than older employees who put more effort to do job and also work for longer hours. Satisfaction with salary was less in younger employees when compared to more experienced ones.

Kerego and Muthupha (1997) opined that not only working condition but also a channel of communication was a major factor that effects job satisfaction.

Pandey and Kamath (2000) observed that young executives degree of job satisfaction was effected by factors such as transparency, the level of decision-making power, growth and so on.

Al-Ajmi (2001) observed that age of manger effects level of job satisfaction. Young managers often think that their work was not appreciated by old aged generations.

Oloruntoba and Ajayi (2003) reported that for ensuring job satisfaction motivation was an imperative factor and was also considered as a pro-active human resource management strategy.

According to Baron et al. (2006) there exists a low to moderate inverse relationship between job satisfaction and employee absence and turnover.

Sowmya and Panchanatham (2011) concluded that job satisfaction was dependent on supervisor behaviour, co-worker behaviour, pay, promotion, job, working condition and organizational aspects.

Job satisfaction increases by many factors, more they were satisfied with their work, greater was their motivation (Noor, 2011).

Hossain (2014) in a study on Job satisfaction of bank employees concluded that mainly four factors effect job satisfaction and they are, working conditions, pay, fairness and promotion.

Sattar and Ali (2014) measures the factors affecting the employee satisfaction by discussing variables such as promotion, leadership and work environment of bankers at Bahawalpur district and found that they were positively related to job satisfaction.

Figure 1: Factors affecting Job Satisfaction

Source: Thakur, M. Job Satisfaction in Banking (2007)

Sudha (2017) concluded from her study on factors determining job satisfaction among private sector bank employees that job satisfaction and commitment towards job are directly proportional.

2.5   VARIABLES AND THEIR REVIEW

2.5.1 Age

Age is both a physical and psychological factor influencing job performance. Age operationalized as number of calendar years completed by the respondent at the time of investigation. In this case the respondents are agricultural professionals working in banks.

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Hulin (1963) found that age and job satisfaction were positively correlated. He disagreed with Herzberg who opined that age and job satisfaction are curvilinear and argued that it was linear.

Srinivasa Rao (2002) inferred that least percentage (15%) were young aged and majority (85.00%) of Horticultural Officers (HO) belonged to middle aged group.

According to Sandika and Kalansuriya (2013) age group of agri graduates in agriculture office of department of agriculture were having maximum frequency is 31 to 40 years (64%) and least is more than 41 years (16%).

Subramanian (2014) through his study on Work Life Quality of employees in commercial banks of Erode district concluded that a majority *i.e.* 38% of employees belong to the age group of 41 to 45.

Singh and Kaur (2015) observed that most age group that contributed to agriculture extension works were 36-45 years (60%).

According to a study done on quality of work in the banks of Dindigal by Geetanjali (2016) the age group that contributed maximum were 41 to 45 and 46 to 50 and amongst them 41 to 45 was considered as most important.

2.5.2 Educational Qualification

Educational qualification refers to the highest academic qualification possessed by the agricultural professional in banks.

Mankar *et al.* (1992) in their study on personal and professional policies of Village Extension Workers (VEW) of T and V system found that 58.33 per cent of the village extension workers were agricultural diploma graduates and have more job satisfaction compared to agricultural graduates (33.33%) and 4.16 per cent each had PG level education and do not show much job satisfaction compared to other two categories.

Sehgal (2012) reported that post graduates and undergraduates in bank constituted 25 per cent and 57.1 per cent respectively in AXIS bank and UCO bank (United Commercial Bank) has 36.6 per cent graduates and 43.4 per cent post graduates.

Singh and Kaur (2015) concluded that ADO's who completed their graduation were more in number (79%) whereas post graduates were only 21 per cent.

2.5.3 Monthly income

Monthly income was the total income earned after deductions by the agricultural professional in bank per month.

Diaz-Serrano and Cabral Vieira (2005) revealed that low-paid workers were usually for low-quality jobs that resulted in less job satisfaction.

According to Seghieri et al. (2006) high levels of well-being is associated with high level of income. They observed that greater number of needs could be satisfied as income and consumption increase.

According to Deaton (2008) family circumstances, employment status and health were relatively more important than income relatively transitory compared to other life domains as mentioned above.

Sehgal (2012) found that in AXIS bank 42.9 per cent and 14.2 per cent are earning salary upto Rs 30,000 and Rs 47,000 respectively, whereas in UCO bank same amount is earned by 40 per cent and 26.7 per cent respectively.

Bhavani and Jagadeeshwaran (2014) observed that job satisfaction of women teachers in higher education was high in women earning Rs 15,000 to Rs 40,000 and least in ones earning less than Rs 15,000.

Bhola (2015) reported that 27.77 per cent of bank employees in Janata bank were satisfied with salary and rest 72.23 per cent were not satisfied with their monthly income.

2.5.4 Sex

Sex refers to male and female professionals in the study area.

Girija *et al.* (1994) in their study on job satisfaction and job stress of agricultural graduates in Karnataka found that 30.00 per cent of Agricultural Officers (AO) in Karnataka belonged to younger age group less than 26 years, majority (39%) were in age group of 27-29 years and Agricultural Officers above 30 years of age were next to majority with 31 per cent.

Oladele and Mabe (2010) observed that there were 82.5 per cent male and 17.5 per cent female extension officers working in state department.

According to a study done by Swati (2016) in case of public sector banks, out of 365 respondents 268 (73.4%) were male and 97 (26.6%) were female. A study in public sector banks by Indumathi also shows that male (270) dominated female (180) employees.

It is clearly observed from the review that male dominated female in banking sector.

2.5.5 Experience

Experience was the total number of calendar years that an agricultural professional in bank completed at the time of data collection.

Pankaja (1995) revealed that majority (51.43%) of Assistant Directors of Agriculture (ADA) belonged to medium experience, 28.57 and 20.00 per cent respectively belonged to high experience and low experience group.

Mishra (2005) reported that majority (57.38%) of Extension Officers (EO) belonged to the medium category of total experience while 22.95 and 19.67 per cent belonged to the low and high category of total experience respectively.

A study by Rani (2006) showed that most of the bank employees (118) in Chittoor district of Andhra Pradesh were having an experience of 5-15 years and 92 respondents were having an experience of over 15 years and above.

Srikala (2013) inferred in her study that there was a significant difference between working experience of the employees and their overall job satisfaction both in the public and private sector banks.

2.5.6 Marital status

Marital Status refers to whether one is married or unmarried.

Diener *et al.* (2000) reported that never-married individuals had less subjective well-being but were much happier and satisfied than previously married individuals (*i.e.* divorced, separated or widowed).

White and Rogers (2000) argued that as women were employed they tend to become more independent and had higher earnings and more likely to marry.

Shapiro and Keyes (2008) opined that marriage and intimate relationship with life partner acts as a stress-buffering agent and enhances socially integrative.

Asadi *et al.* (2008) concluded in their study on job satisfaction of agriculture extension professionals that majority (89.1%) of respondent were married and 10.5 per cent were single.

Srikala (2013) conducted a study on private sector banks and concluded that 18 respondents had high level of job satisfaction, showed 4 per cent were unmarried and 12 per cent were unmarried and the remaining 2 per cent were separated. Respondents with medium level of job satisfaction were 67 out of

which 11 per cent were married, 52 per cent were unmarried and 4 per cent were separated.

2.5.7 Number of dependents

The total no of agricultural professionals in banks who were not earning or dependent on the respondent was nothing but number of dependents in our study.

Rani (2006) inferred that families having single earning adult was 60 per cent and 27.9 per cent had two earning adults and rest were with more than two earners.

Srikala (2013) inferred that in private sector banks in area of her study, 15.7 per cent were having below 3 dependents, 12.3 per cent are between 3 and 5 dependents and 5.3 per cent were in the category of above 5 dependents.

Singh (2014) reported that majority bank employees were dual earners and were mostly independent.

A study by Indumathi (2015) concluded that 378 respondents of total respondents belonged to nuclear families and remaining 72 respondents were joint families and 234 families were having dual earners followed by 198 were having single earners and only 18 families were having multiple earners.

2.5.8 Distance from work place

Distance from work place in study was the distance between work place and place of residence of agricultural professional in bank and was expressed in kilometers.

Oladele and Mabe (2010) found that distance to work place was about 100 km in majority case (45%) and minimum in case of extension workers (12%) working in state department.

According to Sandika and Kalansuriya (2013) 40 per cent of the agricultural graduates live at a distance of 15 to 50 km from work place and about 26 per cent live within 15 km radius and 34 per cent residence were residing beyond 50 km radius.

2.5.9 Residential status

Residential status refers to the location of place of residence of agricultural professional in bank *i.e.,* if it was located in urban, rural or semi urban.

According to Srikala (2013) out of 200 bank employees of public sector banks 34 per cent were from rural area, followed by 26 per cent from urban and 6.7 per cent hailed from semi-urban areas.

2.5.10 Dwelling status

Dwelling status means if the agricultural professional in bank was residing in rented, own house or quarters.

Out of 31 public sector bank employees that have high level of job satisfaction, 3.5 per cent were rented house dwellers and 21(10.5%) live in own houses and 3(1.5%) a few number resided in quarters (Srikala, 2013).

Subramaniam (2014) reported that 40 per cent bank employees were living in own houses, 22.5 per cent live in rented houses and 11.5 per cent live in staff quarters.

2.5.11 Working hours

Working hours refers to the total number of hours agricultural professional spends time in bank.

Working hours is the most important factor contributing towards job satisfaction or job dissatisfaction. It was inferred from a study by Chahal *et al.* (2013) that only 37.5 per cent of the employees were satisfied with working hours

while remaining 62.5 per cent of the employees were dissatisfied with their working hours, which was one of the main factors of job dissatisfaction.

Saleem *et al.* (2013) concluded that bank employees were satisfied with the recognition they got from their good work but are indifferent with the hours of their work.

Singh (2014) inferred that majority of male (90%) and female (96.67%) work for 10-12 hours in public sector banks. In case of private banks male work and female work for 10-12 hours and very few women work for 8-10 hours.

Geetanjali (2015) observed from her study on quality of work life of employees in banks in Dindigul that average working hours of both private and public sector banks is 9-10 hours.

2.5.12 Work load

Work load was operationally defined as amount of work to be done by agricultural professional with respect to job.

Thippeswamiah (1991) in his study on job performance and job satisfaction of SMS (Subject Matter Specialist) working in NAEP (National Agricultural Extension Project) observed that a large majority of Agricultural Officers (88.00%) perceived work load as manageable followed by light (5.00%) and heavy (7.00%) respectively.

Ravindra (1994) found that majority (59.09%) of Rural Development Officers (RDO) had a high perception of work load followed by average (30.00%), very high (9.09%) and low (1.82%) perception of workload.

Srinivasa Rao (2002) reported that majority (48.33%) of respondents had perceived the work load as average followed by 48.00 percent considered it heavy and 11.67 per cent too heavy work load.

Nagananda (2005) reported that, 49.2 per cent of the total respondents perceived their workload as medium, followed by 40 per cent of them perceived as heavy and only 10.8 per cent of them perceived it as light.

2.5 CONSTRAINTS EXPERIENCED BY THE AGRICULTURAL OFFICIALS

According to Sehgal (2012) bank employees do not find their job interesting and they lack freedom for decision making and salaries were not up to the mark. He also suggested that healthy relationships should be maintained along with health environment.

According to Rahman and Houque (2014) in their study an analysis of employee job satisfaction: A study on United Commercial Bank Limited (UCBL) pointed out that employees rarely get chance to share their views and opinions and were not given space in framing of rules and regulations and training and other supporting activities are hardly given any importance.

As process of banking changed drastically over years customers satisfaction and demands made it a herculean task for the bank employees. Lack of cooperation from customers and technological upgradation was one amongst the constraint faced by bankers. Frequent transfers that lead to greater disturbance in family have always been a problem. (Bhola, 2015).

Demographic factors posed as main obstacle for better performance and job satisfaction and Work Life Quality of employees. Lack of training facilities and freedom of job were also been effecting job satisfaction (Durga and Rajendra, 2015).

According to study by Monga et al., (2015) only 30 per cent of respondents were contented with the nature of job which includes flexibility, workload on the employees, working hours etc. Those who were not satisfied often felt overloaded and this happens to be major problem with all kinds of banks.

Methodology

CHAPTER III

METHODOLOGY

Research methodology is a systematic way to solve the research problem and it enables us to have a clear idea on how research is done scientifically. It is necessary for researcher to identify appropriate research methodology apart from research methods and techniques (Kothari, 1985).

This chapter consists of description of methods and procedure used to conduct survey. Detailed explanation of research methodology adopted for the research is presented under the following heads.

3.1   Research design

3.2   Locale of the study

3.3   Sampling procedure

3.4   Selection and operationalization of concept and measurement of variables

3.5   Method of data collection

3.6   Statistical techniques used

3.7   Conceptual model of the study

3.1   RESEARCH DESIGN

Research design ensures effective methods to address research problem in a logical, systematic and coherent way. A research design is a plan, structure and strategy of investigation conceived to obtain answers to the research question and control variance. It is a systematic frame work that has been created to seek answers to the research question (Kerlinger, 1983).

Variables, both independent and dependent were selected based on objectives of study and literature search. Finally, it was included in the study after discussions with agriculture professionals in banks and focus group discussion. Survey method was employed for data collection. A pretested, structured questionnaire was prepared and administered to the respondents of the study. Google forms were also used for data collection from distant respondents.

Research design adopted for the study was ex-post facto design. Ex post-facto research is one in which the investigator attempts to trace an effect which has already occurred to its probable causes. Investigator had no direct control over independent research in ex-post facto research (Ray and Mondal, 2016).

3.2 LOCALE OF THE STUDY

Thiruvananthapuram district was purposefully selected for the study because being the capital of the state, most of the headquarters of the public sector commercial are located at this place.

3.3 SAMPLE AND SAMPLING PROCEDURES

3.3.1. Selection of respondents

There are about 450 branches of commercial public sector banks under more than 20 different banks in Thiruvananthapuram district. Fifteen branches each were selected for the study from the top three banks having good number of agricultural products and two respondents were selected from each branch. State Bank of India (SBI), State Bank of Travancore (SBT) and Canara Bank were selected for the study. During the course of study SBT merged with SBI. Thus, from State bank of India and State Bank of Travancore together 60 bank officials dealing with agricultural products were randomly selected and 30 from Canara bank were randomly selected for the study making a total sample size of 90 respondents. The list of banks selected from Thiruvananthapuram district is given in Table 1.

Fig 2. Location map of study area

Table 1. List of the banks selected

S.no	List of the commercial banks	Respondents(N=90)
1	State Bank of India + State Bank of Travancore	30+30 = 60
2	Canara Bank	30
	Total	**90**

3.4 SELECTION AND OPERATIONALIZATION OF CONCEPT AND MEASUREMENT OF VARIABLES

3.4.1 Independent variables

A list of 30 variables was selected after review of literature and was given for judge's rating. The judges were extension specialists from Kerala Agricultural University and bank employees from various banks. The list of variables given for judges rating is included in (Appendix-I).

A three point continuum i.e. most relevant, relevant, least relevant was adopted for the judges to rate the level of relevance. Mean relevancy score was obtained and those variables which had scores more than mean score were selected for the study and was given in appendix II. The list of independent variables with their measurement techniques are presented in Table 2.

Table 2: List of independent variables with their measurement techniques

S.no	Variable	Measurement
1.	Age	Method used by Geetanjali (2016)
2.	Educational qualification	Whether the respondent did UG or PG.
3.	Monthly income	Scale adopted by Swathi (2016)
4.	Sex	Whether male or female
5.	Experience	Scale adopted by Srikala (2013)
6.	Marital status	Whether married or unmarried
7.	Number of dependents	Procedure developed for study
8.	Distance from work place	Scale adopted by Thangaswamy (2011)
9.	Residential status	Method used by Subramaniam (2014)
10.	Dwelling status	Method used by Subramaniam (2014)
11.	Working hours	Method used by Geetanjali (2016) with slight modification
12.	Work load	Scale adopted by Savdekar (2011)

3.4.1.1. Age

Age refers to the number of years completed by the respondent at the time of investigation. Banking professionals are having finite tenure of service and hence the scale developed by Geetanjali (2016) was used for classification.

Category	Frequency	Percentage
upto 30		
30-35		
35-40		
40-45		
45- 50		
>50		

3.4.1.2. Educational qualification

Educational qualification refers to the highest academic qualification possessed by the respondent. Score 1 and 2 were given for respondents possessing Under Graduation and Post Graduation degree respectively.

3.4.1.3. Monthly income

Monthly income in this study was operationalised as the total income earned after the deductions by the respondent per month. It was classified based on the scale adopted by Swathi (2016).

Category (Rs)	Frequency	Percentage
20,000-40,000		
40,000-60,000		
>60,000		

3.4.1.4. Sex

In this study, sex refers to male and female professionals in the study area. A code of 1 was assumed for male and 2 for female, which was later cumulated to get the sum of male and female. It was later categorizes based on frequency and percentage

3.4.1.5. Experience

Experience was operationalised as the total number of calendar years that a respondent was working as banking professional. It was categorised based on scale adopted by Srikala (2013) with slight modification.

Category (years)	Frequency	Percentage
Urban branches		
< 5		
5-10		
>10		
Semi-Urban branches		
< 5		
5-10		
>10		
Rural branches		
< 5		
5-10		
>10		

3.4.1.6. Marital status

Marital status refers to whether one was married or unmarried. Code 1 and 2 were given for married and unmarried respectively. These respondents were then categorised and later expressed as frequency and percentage.

3.4.1.7. Number of dependents

It was the total number of individuals who were not earning or dependent on the respondent at the time of study. A score of one was assigned for each number of dependents. If there were no dependent(s) a score of "0" was assigned. Later based on the score, the numbers of respondents were categorized into frequency and percentage.

3.4.1.8. Distance from work place

In this study, distance refers to the distance between work place and place of residence and was expressed in kilometres. Scale adopted by Thangaswamy (2011) was used and scoring procedure adopted was as follows.

Category (km)	Score
Up to 10	1
10-20	2
20-30	3
>30	4

3.4.1.9. Residential status

Residential status in the study referred to the location of place of residence *i.e.* whether it was located in urban, rural or semi urban. Method used by Subramaniam (2014) was followed for categorising. The respondents were grouped into different categories in following manner.

Category	code
Urban	1
Semi- urban	2
Rural	3

3.4.1.10. Dwelling status

Dwelling status in the study area means if the respondent was residing in rented, own house or quarters. Method used by Subramaniam (2014) was used to categorise and score and is as following.

Category	Score
Rented	1
Quarters	2
own	3

3.4.1.11. Working hours

Working hours was operationalized as the total number of hours respondent spends working in bank. Method used by Geetanjali (2016) was used to categorize. The scoring pattern followed for the study was depicted below.

Category	Score
Up to 8	1
9	2
10	3
11	4
>11	5

3.4.1.12. Work load

Work load in this study was operationally defined as the amount of work to be done by respondent with respect to job. Scale adopted by Savdekar (2011) was used and the scoring pattern was as depicted below.

Category	Score
Too much	3
Much	2
Not much	1

3.4.2 Dependent variables

In this study, there were two dependent variables for the study *viz.,* Work Life Quality (WLQ) and Job Satisfaction. Attitude of professionals towards their job was also another variable selected out of interest.

3.4.2.1 Work Life Quality (WLQ)

Work Life Quality was the first dependent variable of study. The Work Life Quality (WLQ) of agricultural professionals working in banks was measured by method used by Nanjundeswaraswamy and Swamy (2013) with slight modifications.

Scale consisted 30 statements under six dimensions *viz.*, fair compensation and rewards, work life balance, safe and healthy working conditions, career growth and development, social integration and interpersonal relationships. Statements under each dimension were given in appendix III. These items were administered to the respondents in a five point continuum namely, most satisfied, almost satisfied, fairly satisfied, least satisfied, not satisfied with scores 5, 4, 3, 2 and 1 respectively.

The scores obtained from 30 statements were cumulated to obtain the Work Life Quality score of the respondent. The score that could be obtained by respondent ranged from 150 (maximum) to 30 (minimum) and were categorised into below and above mean.

3.4.2.2 Job satisfaction

The scale developed by Smith (1974) was used to study the job satisfaction of banking professionals. It consisted of 5 components *viz.*, pay, promotions, work, supervision and people. Each component consisted of 8 items, making a total of 40 statements and the statements were given in appendix III. All statements were ranked on scale of 1 to 5. Score range could be from 40 (minimum) to 200 (maximum). All the scores were cumulated to find the final score of job satisfaction and based on the attained scores the respondents were categorised as high and low with mean value as the check.

3.4.2.3 Attitude of agricultural professionals towards their job

Attitude was operationalized as the positive or negative effect that the respondents devoured towards their job. Attitude in this study was measured by using 12 statements, an arbitrary scale developed for the study. These Statements are included in appendix III. All statements were ranked on scale of 1 to 5. Maximum value of scale thus possible was 60 and minimum was 12. All the scores were cumulated to find the final score of job satisfaction and the

respondents were categorised into low, medium and high based on the mean value and its standard deviation.

3.4.2.4 Constraints experienced by the bank officials in rendering the services.

A list of constraints were identified through literature search and finalized after discussion with experts. The finalized list of constraints was then given to the respondents for rating on a 5-point continuum for the respondents ranging between the most important constraints to the least important constraints. Mean rank and cumulative index was worked out for each constraint and later it was ranked accordingly. The list of constraints was given in appendix III.

3.5. METHOD OF DATA COLLECTION

A questionnaire was prepared after judges rating and discussing with bank officials and professors. A pre-test was carried out in non- sample group to evaluate the questionnaire. A final questionnaire was prepared after making necessary changes. Few questionnaires were also sent via WhatsApp and e-mail using Google forms. Finally after the data collection using a pretested structured questionnaire, a detailed master table was prepared and appropriate statistical analysis was adopted and data were interpreted and summarized.

3.6. STATISTICAL TOOLS USED

Statistical methods used to analyse the data and draw conclusions are depicted below.

3.6.1. Mean

The respondents were grouped into categories with reference to means of the selected independent variables. After grouping the respondents into categories, their percentages were worked out.

3.6.2. Percentage analysis

After grouping the agricultural professionals into various categories, simple percentage was worked out to find out the percentage distribution of respondents.

3.6.3. Quartile deviation

Quartiles were used for categorizing of variables into low, medium and high categories. Sub dimensions of work life quality were categorized based on quartiles.

3.6.4. Standard deviation

Standard deviation is a measure used to quantify the amount of dispersion of a data set. It was used in analysis of both dependent and independent variables.

3.6.5. Correlation analysis

Correlation analysis was done to illustrate the relationship between the dependent and independent variables of study. Correlation coefficient measures the relation or association between the dependent variable and the different independent variables.

3.6.6. Principal component analysis

Principal component analysis (PCA) was worked out to find out the contributing factors of Work Life Quality and component structure of job satisfaction of agricultural professionals in banks.

3.7 CONCEPTUAL MODEL OF THE STUDY

The conceptual model was developed before for the study and was presented in the Fig.2. This facilitates to generate a brief idea about the present study. Work Life Quality and job satisfaction were the dependent variables and were expected to be influenced by independent variables that are represented in

the centre with dotted arrows pointing towards the two dependent variables. Attitude was also another variable that was expected to be influenced by independent variables and that presumed to have an effect on both the dependent variables. Dimensions of Work Life Quality and components of job satisfaction are also represented in the model.

Independent Variables

- Age
- Educational qualification
- Monthly income
- Sex
- Experience
- Marital status
- Number of dependents
- Distance from work place
- Residential status
- Dwelling status
- Working hours
- Work load

JOB SATISFATION OF AGRICULTURAL PROFESSIONALS IN BANK

C_1
C_2
C_3
C_4
C_5

C_1-Pay
C_2. Promotion
C_3-Work
C_4-Supervision
C_5-People

WORK LIFE QUALITY OF AGRICULTURAL PROFESSIONAL IN BANK

D_1
D_2
D_3
D_4
D_5
D_6

D_1-Fair compensation and rewards
D_2-Work life balance
D_3-Safe and healthy working conditions
D_4-Career growth and development
D_5-Social integration
D_6-Interpersonal relationships

ATTITUDE OF AGRICULTURAL PROFESSIONALS TOWARDS THEIR JOB

Fig.3. Conceptual model of the study

Results & Discussions

CHAPTER IV

RESULTS AND DISCUSSION

This chapter highlights the findings of the study in tune with the objectives. They are categorized into following heads.

4.1   Distribution of respondents based on profile characteristics.

4.2   Types and nature of agricultural products made available to the stakeholders.

4.3   Work Life Quality of agricultural professionals.

4.4   Correlation of Work Life Quality and independent variables.

4.5   Job Satisfaction of agricultural professionals.

4.6   Relationship of Job Satisfaction with independent variables.

4.7   Attitude of agricultural professionals towards their job.

4.8   Correlation of attitude with independent and dependent variables.

4.9   Constraints experienced by the bank officials in rendering the services.

4.10   Solutions as perceived by the bank officials in rendering agriculture related services.

4.11   Empirical model of the study

4.1   DISTRIBUTION OF RESPONDENTS BASED ON PROFILE CHARACTERISTICS.

The distribution of agricultural professionals based on their independent variables selected through judge's rating are presented below.

4.1.1   Age

Age was operationalized as the chronological age of the respondent in completed years at the time of interview. Table 3 depicts the distribution of agricultural professionals based on their age.

Table 3. Distribution of agricultural professionals based on their age.

Age (in years)						
Banks	State Bank of India (n=60)		Canara Bank (n=30)		Total (N=90)	
Category	F	%	F	%	F	%
upto 30	21	35.00	11	36.67	32	35.56
30-35	16	26.67	8	26.67	24	26.67
35-40	6	10.00	4	13.33	10	11.11
40-45	8	13.33	2	6.66	10	11.11
45- 50	2	3.33	2	6.66	4	4.44
>50	7	11.66	3	10	10	11.11
Mean = 35.56						
Standard Deviation = 9.60						

It was evident that majority of respondents belonged to age group of less than or equal to 30 years (35.56%) followed by 26.67 per cent of respondents in the category of 30-35 years. Therefore it can be inferred that 62.23 per cent of respondents had age less than 35 years, indicating the youthfulness of the banking system.

On analysing bank wise distribution of respondents on age, in State Bank of India, 35 per cent belonged to less than or equal to 30 years age group, followed by 26.67 per cent in the age group of 30-35 years. In Canara bank majority 36.67 per cent belonged to age group of less than or equal to 30 years

Fig. 4. Distribution of agricultural professionals based on their age
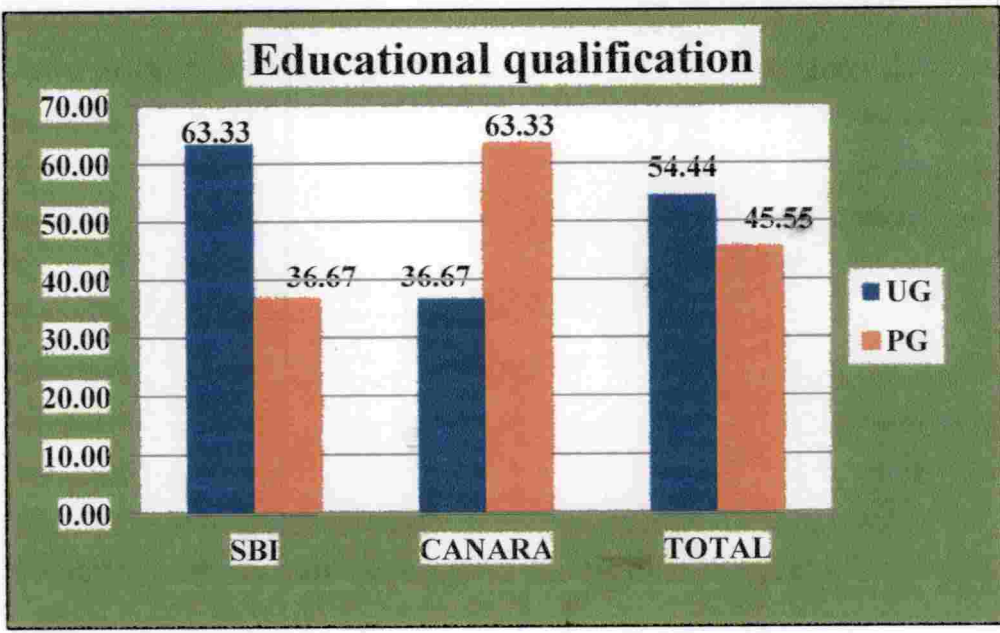
Fig.5. Distribution of agricultural professionals based on their educational qualifications

and 26.67 per cent belonged to 30-35 age group. Therefore, bank wise distribution shows that in both SBI (35%) and Canara Bank (36.67%) majority of them belonged to age group less than thirty. The mean age of the agricultural professionals was 35.5 years this could be because more recruitment happened in last few years. Thus, we can infer that young generation are attracted towards banking sector and it is an attractive job option for the graduates. The results obtained were in agreement with Sandika and Kalansuriya (2013).

4.1.2 Educational qualification

Educational qualification refers to the highest educational qualification possessed by the respondents. The results are depicted in Table 4 given below.

Table 4. Distribution of agricultural professionals based on their educational qualifications

Educational qualification					
Banks	State Bank of India (n=60)		Canara Bank (n=30)		Total(N=90)
Category	F	%	F	%	F	%
UG	38	63.33	11	36.67	49	54.44
PG	22	36.67	19	63.33	41	45.55

It was inferred that more than half (54.44%) of the respondents possessed Under Graduation (UG) degree and 45.55 per cent possessed Post Graduation (PG) degree.

In State bank of India 63.33 per cent and 36.67 per cent were undergraduates and post-graduates respectively. In Canara bank 63.33 per cent had PG and the rest were under graduates.

It was clear that even students who were having a post-graduation were also equally interested in banking sector. It may be because, students find it as secure job opportunity as number of government jobs are less even for post

graduate students with increasing number and competition. The results obtained are in agreement with Sehgal (2012) and Geetanjali (2016).

4.1.3 Monthly income

Monthly income is the total income earned by the respondent after deductions per month. Results of distribution of respondents based on monthly income are presented in the Table 5. Less than half (47.78%) of the respondents earn Rs 20,000 – Rs 40,000, followed by 28.89 per cent earn Rs 40,000 to Rs 60,000.

Table 5. Distribution of agricultural professionals based on their monthly income.

Monthly income (in Rs)						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
category	F	%	F	%	F	%
20,000- 40,000	29	48.33	14	46.67	43	47.78
40,000-60,000	14	23.33	12	40.00	26	28.89
> 60,000	17	28.33	4	13.33	21	23.33
Mean = Rs 47,697.16						
Standard Deviation = 17521.31						

Considering branch wise distribution, 48.33 per cent of respondents from State Bank of India and 46.67 per cent from Canara bank earn Rs 20,000- Rs 40,000 per month after all the deductions.

The mean salary of respondents in banks was Rs 47,671.16 and was evident that majority earn less than Rs 40,000 after all deductions. It could be because majority of respondents belonged to age group less than 35 years and have less experience. Moreover deductions can also be attributed to savings in terms of provident fund, health insurance, housing loans and others alike.

However, respondents feel that they are underpaid because they are overburdened with loads of work and are not given salary that matches with
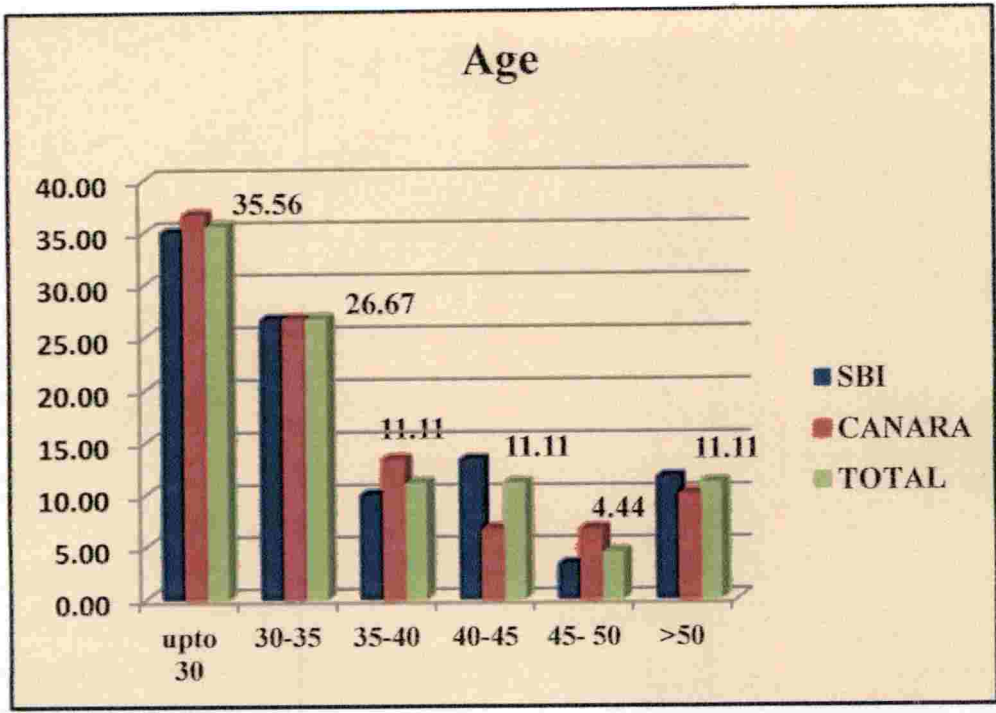
Fig.6. Distribution of agricultural professionals based on their monthly income
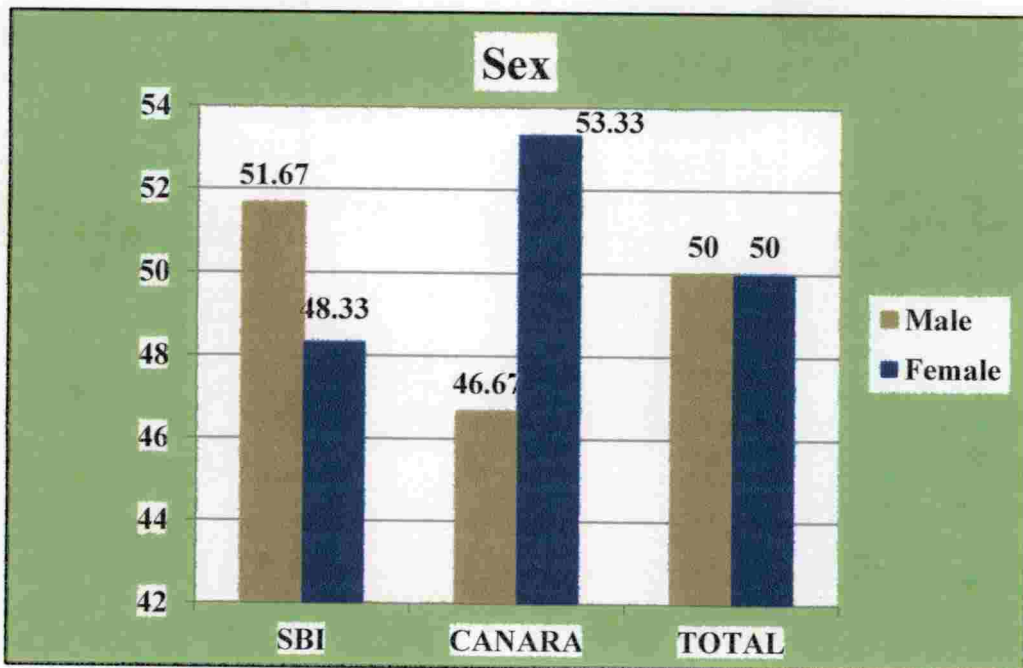
Fig.7. Distribution of agricultural professionals based on their sex

intensity of work they perform at work place. The results are in confirmation with that of results obtained by Bhola (2015).

4.1.4. Sex

Sex refers to male and female professionals in the study area. Table 6 illustrates the results and from the table it is optimistic to note that male and female proportion was equal *i.e.* 50:50 however, there was significant difference in bank wise distribution.

Bank wise distribution portrays that in State Bank of India, male (51.67%) dominated female (48.33%) and in Canara bank majority of respondents were female (53.33%) followed by 46.67 per cent male.

Table 6. Distribution of agricultural professionals based on their sex.

	Sex					
Banks	State Bank of India (n=60)		Canara (n=30)		TOTAL (N=90)	
category	F	%	F	%	F	%
Male	31	51.67	14	46.67	45	50
Female	29	48.33	16	53.33	45	50

Both male and female are equally interested in entering bank jobs. Banking job is preferred by women as it provides safe and healthy working conditions, job security and good opportunity to grow enabling them to become independent citizens. The results are not in confirmation with study done by Indumati (2017) on public sector banks.

4.1.5. Experience

Experience was operationalized as the total number of calendar years that a respondent has worked as professional in bank. Table 7, Table 8 and Table 9 illustrates the results on the distribution of agricultural professionals based on their experience. Respondents can have only urban or semi-urban or urban experience and can also have experience in banks located in all the three areas.

Table 7. Distribution of agricultural professionals based on their urban experience

Urban experience (in years)						
Banks	State Bank of India (n=60)*		Canara (n=30)*		TOTAL (N=90)*	
Category	F	%	F	%	F	%
Upto 5	37	61.67	20	66.67	57	63.33
5 to 10	5	8.33	3	10	8	8.89
Above 10	3	5	2	6.66	5	5.55

*Total can be more or less because urban, semi-urban and rural experiences may or may not overlap

In the case of urban experience as evident from Table 7 majority of the respondents (63.33%) had an experience of upto 5 years and 8.89 per cent had 5 to 10 years of experience followed by only 5.55 per cent with an experience of more than 10 years.

Table 8. Distribution of agricultural professionals based on their semi-urban experience

Semi-Urban experience (in years)						
Banks	State Bank of India (n=60)*		Canara (n=30)*		TOTAL (N=90)*	
Category	F	%	F	%	F	%
Upto 5	37	61.67	21	70	58	64.44
5 to 10	7	11.66	6	20	13	14.44
Above 10	6	10	1	3.33	7	7.78

*Total can be more or less because urban, semi-urban and rural experiences may or may not overlap

From Table 8 and 9 it was evident that in case of semi- urban and rural too most (64.44%) of the employees had an experience of upto 5 years followed by 14.44 per cent and 8.89 per cent fell in 5-10 years of experience category in semi-urban and rural respectively.

Almost a similar trend was observed in both SBI and Canara Bank. Hence, can conclude that majority of respondents have a working experience of upto 5 years experience in all the three i.e. in urban, semi-urban and rural branches.
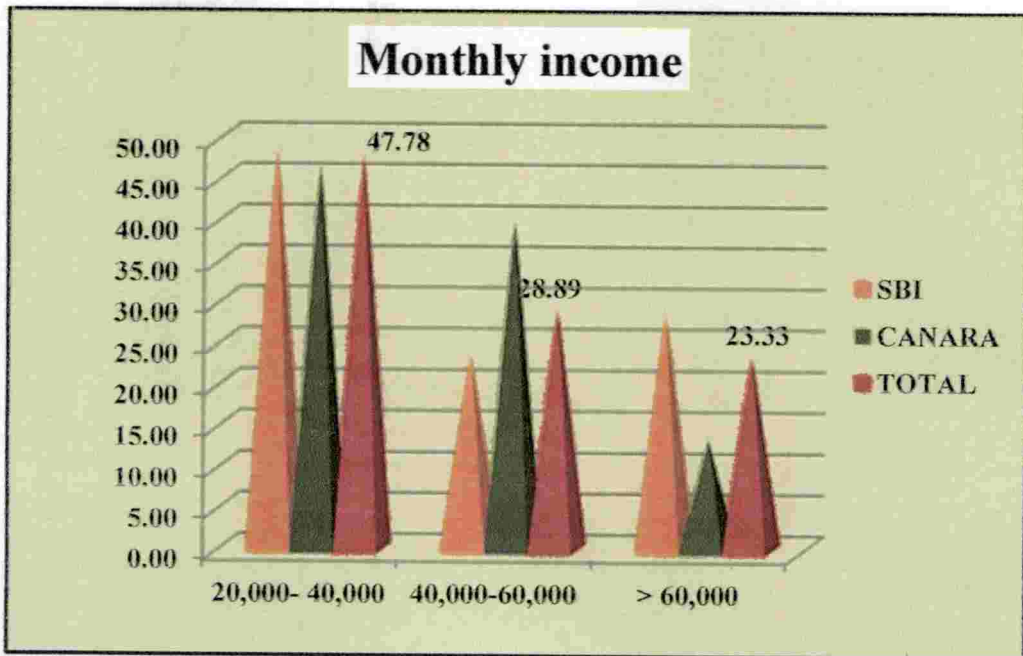
Fig.8. Distribution of agricultural professionals based on their experience
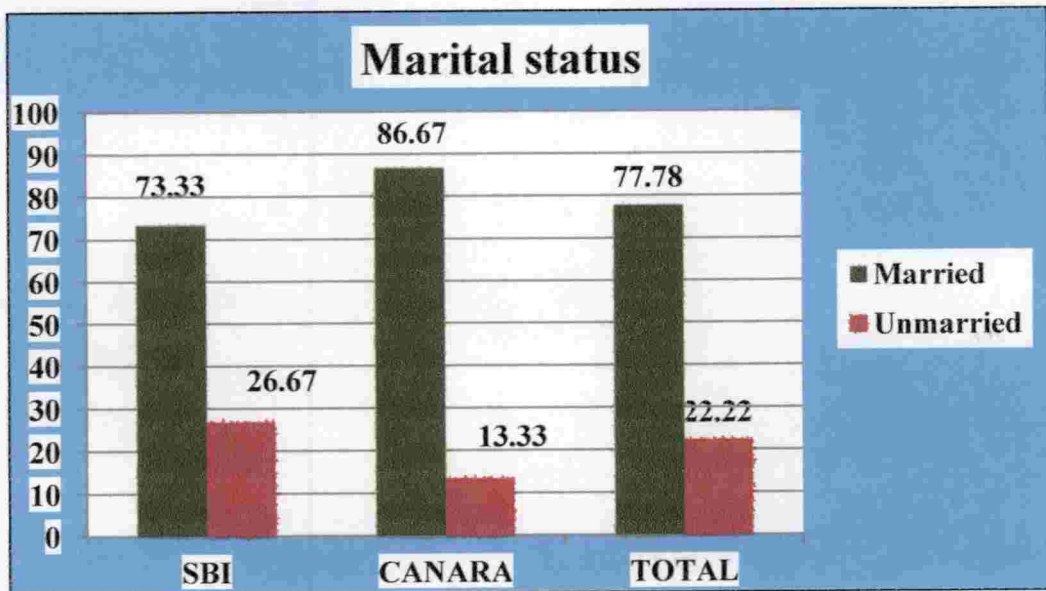
Fig.9. Distribution of agricultural professionals based on their marital status

Table 9. Distribution of agricultural professionals based on their rural experience

Rural experience (in years)						
Banks	State Bank of India (n=60)*		Canara (n=30)*		TOTAL (N=90)*	
Category	F	%	F	%	F	%
Upto 5	39	64.44	19	63.33	58	64.44
5 to 10	3	8.89	5	16.67	8	8.89
Above 10	1	1.11	0	0	1	1.11

*Total can be more or less because urban, semi-urban and rural experiences may or may not overlap

Berry (2004) reported that to reduce social deprivation and thereby to increase social inclusion, public service provision is crucial. Banking sector is one accentual public service extended to the rural masses. It is heartening to note that there is an equity distribution of service spread among the banking professionals in all three segments *viz.*, urban, semi-urban and rural areas. Therefore, the results do agree to the views expressed by Berry (2004).

4.1.6. Marital status

Marital status refers to ones situation with regard to whether one was married or unmarried. Table 10 depicts the results regarding distribution of agricultural professionals based on their marital status.

Table 10. Distribution of agricultural professionals based on their marital status.

Marital status						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
category	F	%	F	%	F	%
Married	44	73.33	26	86.67	70.00	77.78
Unmarried	16	26.67	4	13.33	20.00	22.22

It was found that more than three-fourth (77.78%) of the respondents were married and 22.22 per cent were unmarried. If we consider the distribution branch wise, State Bank of India comprises 73.33 and 26.67 per cent of married and

unmarried professionals respectively. In Canara bank majority (86.67%) were married and 13.33 per cent were unmarried.

In both branch wise and overall distribution it was observed that majority of the respondents were married. Getting a job in public sector and being independent at young age seems to give them the opportunity to settle in life. This could be reason why majority of professionals belonged to married category. The rest (22.22%) may have entered the service recently. The results are in agreement with Asadi (2008) and not in confirmation with the results of Srikala (2016).

4.1.7. Number of dependents

In this study, it was operationalized as the total no of individuals who were not earning or dependent on the respondent. Table 11 gives a clear idea about the distribution of respondents based on number of dependents.

Table 11. Distribution of agricultural professionals based on number of dependents.

Banks category	Number of dependents					
	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
	F	%	F	%	F	%
0	20	33.33	8	26.67	28	31.11
1	24	40.00	13	43.33	37	41.11
2	16	26.67	9	30.00	25	27.78

41.12% of agricultural professionals were having one dependent followed by 31.11 per cent of them were having no dependents and remaining 27.78 per cent were having two dependents. Branch wise distribution also follows almost similar distribution.

From above table it is observed that majority of respondents in both the banks SBI and Canara were having one dependent i.e. 40 and 43.33 per cent respectively. In SBI employees were having no and two dependents were 33.33 per cent and 26.67 per cent, whereas in Canara Bank was 26.67 and 30 per cent respectively.
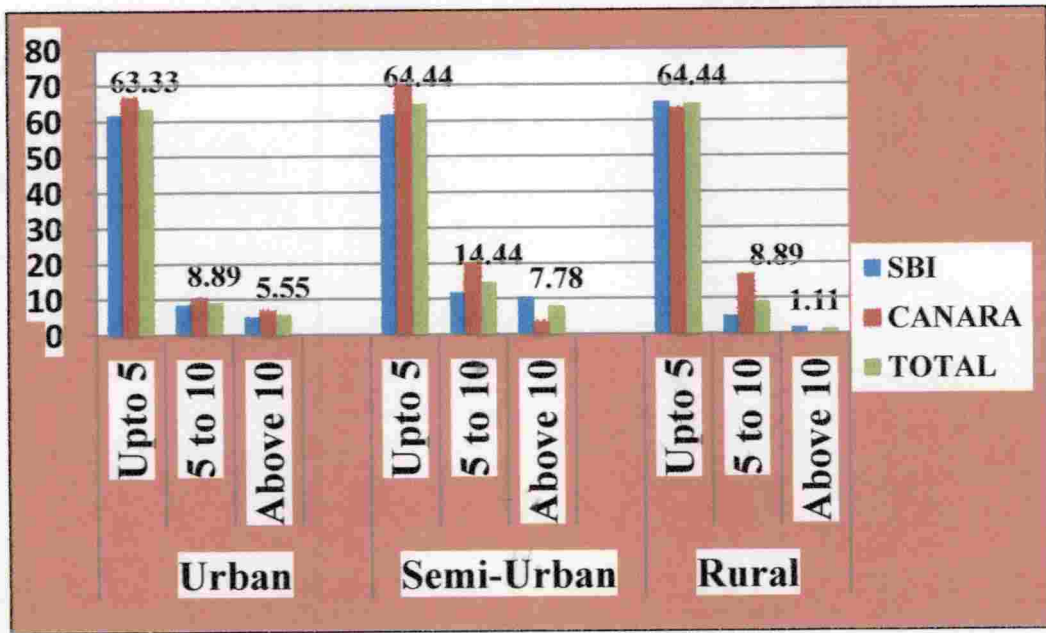
Fig.10. Distribution of agricultural professionals based on number of dependents.
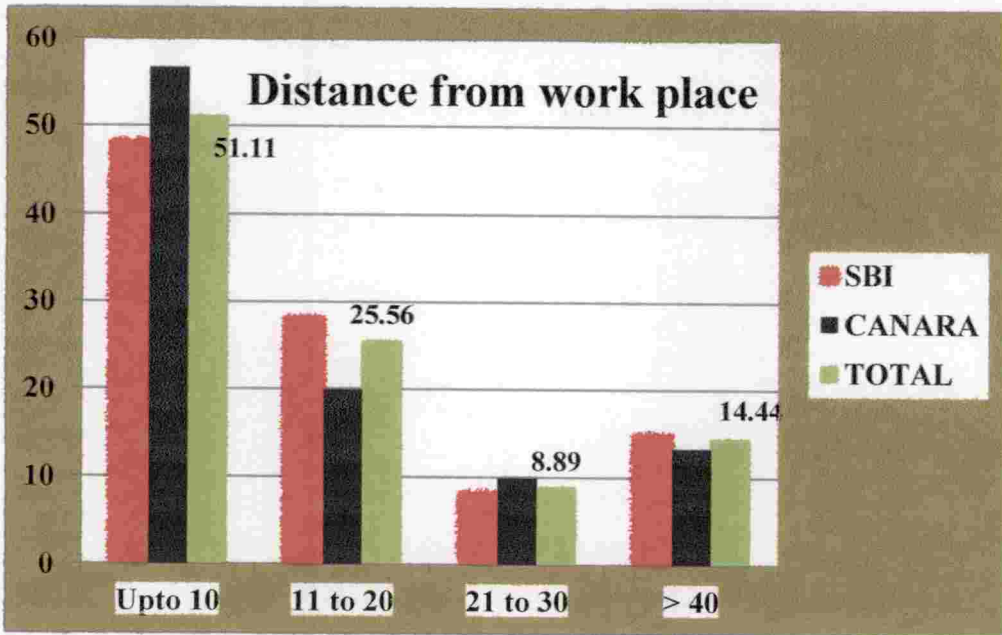
Fig.11. Distribution of agricultural professionals based on distance from work place.

This is an indication that majority of the families are nuclear to small size families and majority are dual earners or unmarried. Families with both the parents working and grown up children who are also working can also contribute to no dependents group. The results are in agreement with that of Srikala (2013) and Singh (2014).

4.1.8. Distance from work place

Distance from work place refers to the distance between work place and place of residence and was expressed in kilometres. Representation of distribution of agricultural professionals based on distance from work place is as given below in Table 12.

Table 12. Distribution of agricultural professionals based on distance from work place.

Distance from work place (km)						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
Category	F	%	F	%	F	%
Upto 10	29	48.33	17	56.67	46	51.11
10 to 20	17	28.33	6	20	23	25.56
20 to 30	5	8.33	3	10	8	8.89
> 30	9	15	4	13.33	13	14.44
Mean= 20.45 Km						
Standard deviation= 33.76						

It was observed that more than half of the respondents (51.11%) reside within 10 km distance followed by 25.56 per cent of agricultural professionals were living 10 to 20 km within place of work. It was observed from the Table 12 that 76.67 per cent of respondents were having their dwelling place located within a radius of 20 km. It was inferred that majority reside within the mean distance of 20.45 km from place of work.

In SBI and in Canara Bank 76.66 per cent of the respondents reside within 20 km from place of work. This shows that employees are interested in residing closer to the place of work. However, it was observed that 14 per cent of

respondents also live at a distance greater than 30 km, it may because respondents are residing in their own house or living at a place near to work place of spouse. Parents showing interest in residing at a place near educational centres of their children could also be one of the reasons. The results were found to be in agreement with Thangaswamy (2011).

4.1.9. Residential status

Residential status in the study refers to the location of place of residence. Table 13 depicts the distribution of respondents based on residential status.

Table 13. Distribution of agricultural professionals based on residential status.

Residential status						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
category	F	%	F	%	F	%
Rural	14	23.33	10	33.33	24	26.67
Semi-urban	28	46.67	11	36.67	39	43.33
Urban	18	30.00	9	30.00	27	30

Results from above table revealed that 43 per cent of respondents live in semi-urban areas and about 30 per cent and 26.67 per cent reside in urban and rural areas respectively. A similar trend was observed in both State Bank of India and Canara Bank too.

It was concluded from the results that majority of bank officials reside in semi-urban areas. Those residing in urban area enjoy more privileges than the others. Similarly semi- urban and rural areas have some other privileges, which the urban residents do not enjoy. Hence, the facilities and concessions available in urban, semi-urban and rural areas are entirely different and it was found to have significant levels of job satisfaction as reported by Thangaswamy (2011).
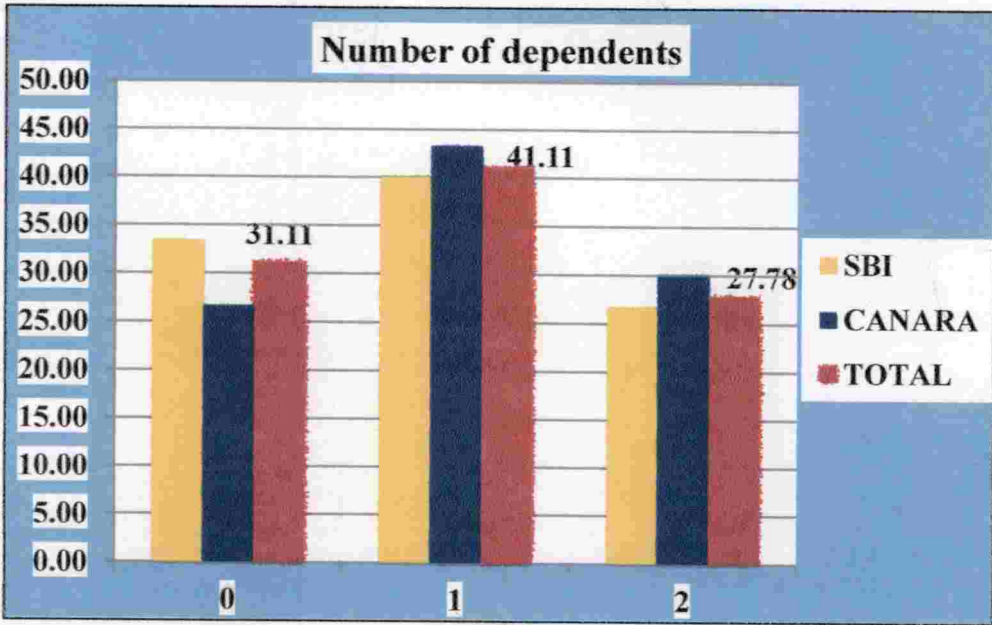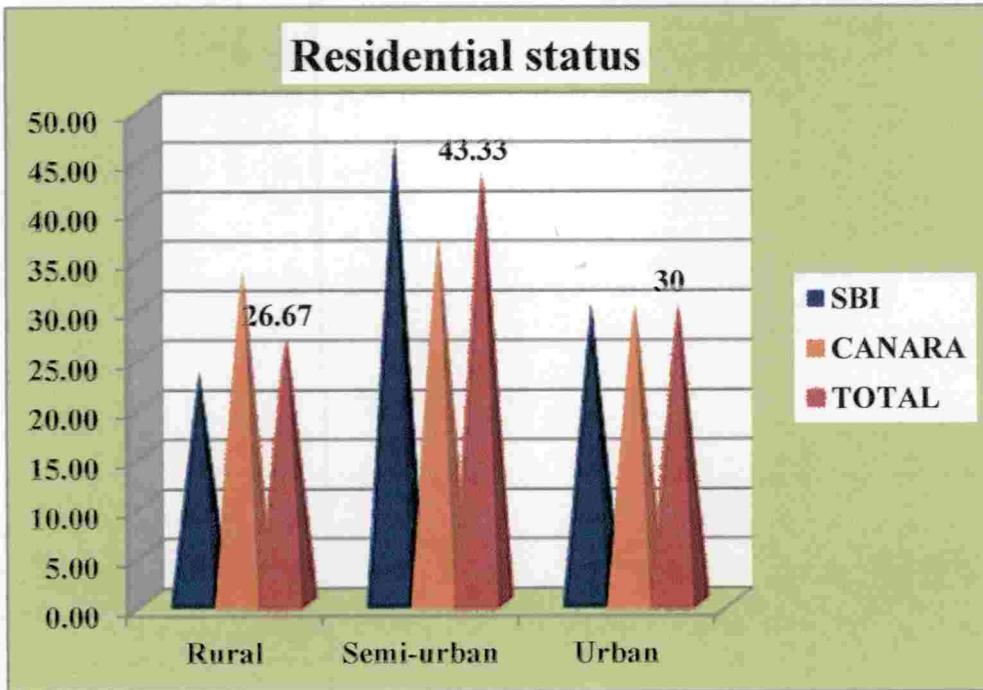
Fig.12. Distribution of agricultural professionals based on residential status
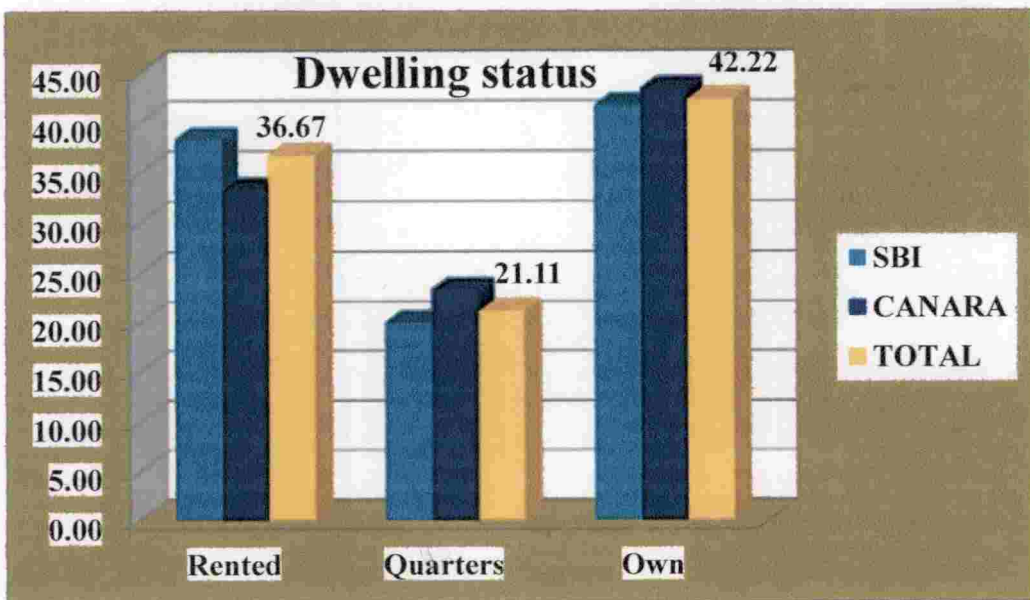
Fig.13. Distribution of agricultural professionals based on dwelling status

4.1.10. Dwelling status

Dwelling status in the study area means whether the respondent was residing in rented, own house or quarters. The respondents were grouped and results are presented in Table 14.

Table 14. Distribution of agricultural professionals based on dwelling status.

	Dwelling status					
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
Category	F	%	F	%	F	%
Rented	23	38.33	10	33.33	33	36.67
Quarters	12	20.00	7	23.33	19	21.11
Own	25	41.67	13	43.33	38	42.22

On analysing Table 14, it was found that more than forty per cent (42.22 %) of agricultural professionals were living in own houses, followed by 36.67 per cent were residing in rented houses and only rest (21.11%) of the bank officials were living in quarters.

In State Bank of India 41.67 per cent live in own houses, over 38.33 per cent and 20 per cent of respondents were living in rented and quarters respectively. In Canara Bank it was found that 43.33 per cent live in own houses, over 33.33 per cent and 23.33 per cent of respondents were living in rented and quarters respectively.

Respondents who were residing in own house do not mind travelling a little longer to their place of work. Frequent transfers and promotions force them to stay in rented houses. Few respondents who possess a own house also stay in rented house as they are given housing allowance that allows them to opt house of their choice and comfort. The results are in agreement with Srikala (2013) and Subramaniam (2014).

4.1.11. Working hours

Working hours was operationalized as the total number of hours respondent spends time in bank. Results are categorised and presented as given in Table 15.

Table 15. Distribution of agricultural professionals based on working hours.

Working hours						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
Category	F	%	F	%	F	%
upto 8	6	10.00	1	3.33	7	7.78
9	14	23.33	6	20.00	20	22.22
10	24	16.67	13	43.33	37	41.11
11	15	25.00	7	23.33	22	24.44
>11	1	1.67	3	10.00	4	4.44
Mean= 10.04 hours						
Standard deviation= 1.007						

From Table 15, it was found that less than fifty per cent (41.11%) of the employees work for 10 hours, followed by 24.44 per cent,4.44 per cent work for 11 hours and more than 11 hours respectively. It was also revealed that 69.99 per cent of respondents work for ten and more than 10 hours. Similar results were obtained in both the branches. The mean working hours in banks was 10.04 hours.

It was concluded that majority of agricultural professionals were working for 10 hours. This was a clear indication that they are working for longer hours compared to any other government officials. Many organizations especially banking sector is prone to long working hours. Employees are resorted to long working hours because nature of their work demands more work time at desk and high salaries they get compensates for the long working hours. The results are in confirmation with that of Singh (2014).
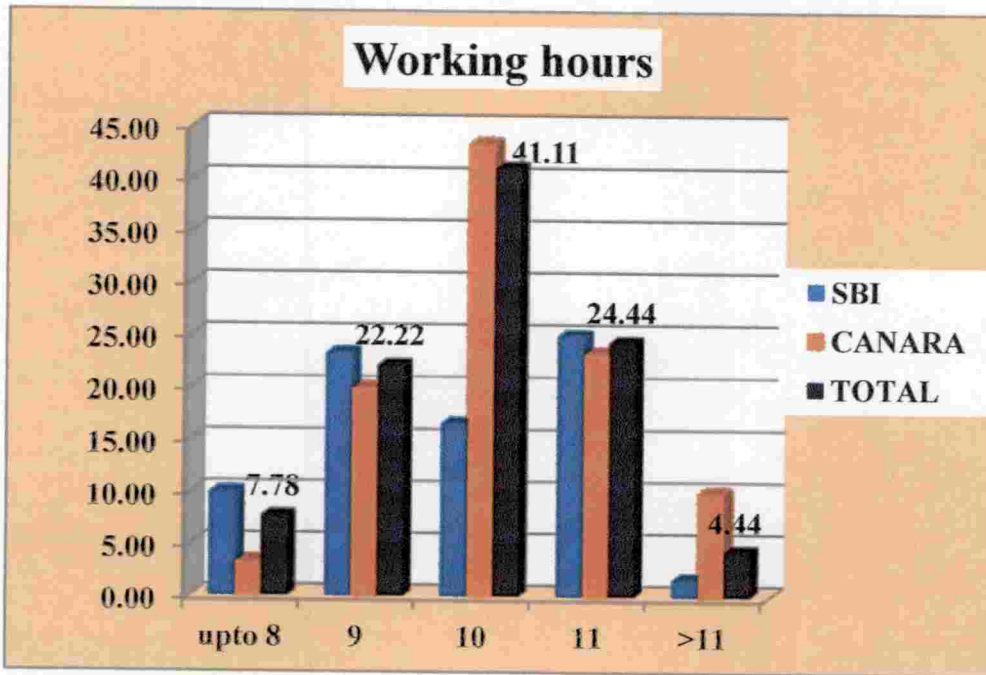
Working hours

Legend: ■ SBI ■ CANARA ■ TOTAL

Values shown: 7.78, 22.22, 41.11, 24.44, 4.44

X-axis: upto 8, 9, 10, 11, >11

Fig.14. Distribution of agricultural professionals based on working hours

Work load

Legend: ■ SBI ■ CANARA ■ TOTAL

Values shown: 56.66, 36.67, 6.67

X-axis: Too much, Much, Not much
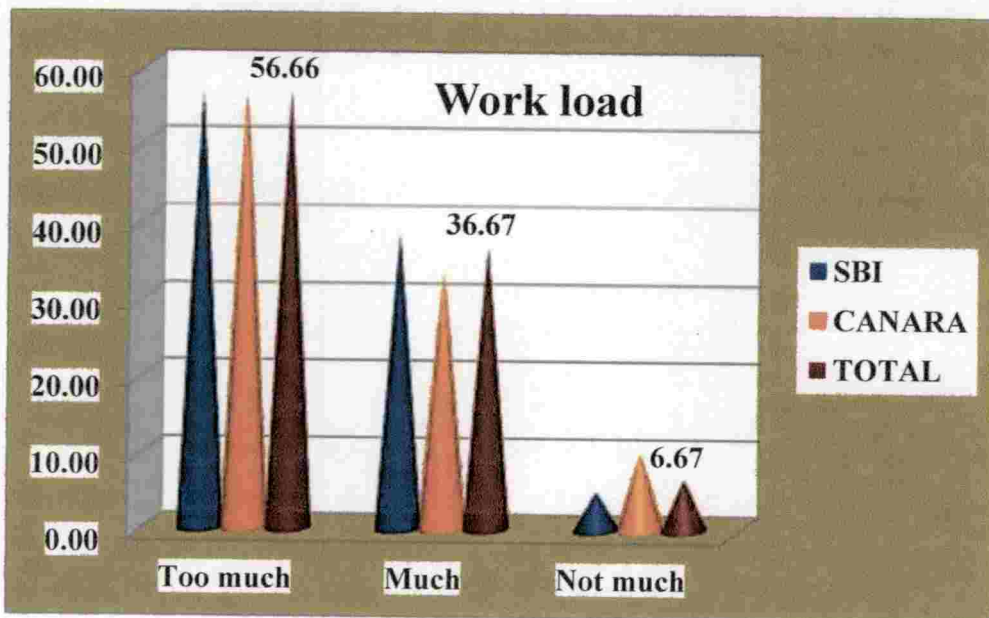
Fig.15. Distribution of agricultural professionals based on work load

4.1.12. Work load

It was operationally defined as amount of work to be done by respondent with respect to job. From Table 16 it was identified that 56.66 per cent of respondents feel that they have too much of work load and 36.67 per cent are grouped under much and remaining respondents fell into not much category.

Table 16. Distribution of agricultural professionals based on work load.

Work load						
Banks	State Bank of India (n=60)		Canara (n=30)		Total (N=90)	
Category	F	%	F	%	F	%
Too much	34	56.67	17	56.67	51	56.66
Much	23	38.33	10	33.33	33	36.67
Not much	3	5.00	3	10.00	6	6.67

Almost a similar trend was observed in both the banks, where in 56.66 per cent in both the banks were facing too much work load and it was revealed that majority (93.33%) of agricultural professionals were facing too much and much work load. Respondents opined that they are overburdened with work mainly due to lack of proper recruitment. The results are in agreement with that of Savdekar (2012).

4.2   TYPES OF AGRICULTURAL PRODUCTS MADE AVAILABLE TO THE STAKEHOLDERS.

Agricultural schemes and other products were made available to the farming community to aid them in profit making. Several products and services are offered by both the banks. The number of products under each bank that were identified after desk, online research and after consulting the officials at the headquarters is presented in Table 17.

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Table 17. Number of agricultural products offered by State Bank of India and Canara

S.No	Bank	No of products
1	State Bank of India	24
2	Canara Bank	38

It was observed that Canara Bank offers more number of products (38) when compared to State Bank of India which offers 24 products for the benefit of farming community.

A list of ten popular agricultural products were finalised after consulting the banking officials of State Bank of India and Canara Bank that was subjected to respondents for ranking. The results of the most commonly availed services were then ranked and are presented in Table 18 and Table 19.

Table 18. Agricultural products made available by State Bank of India

Agricultural products	Frequency	Rank
Kisan Gold Card scheme	41	6
SBI Krishak Uthaan Yojna	30	9
Agri Gold loan	60	1
Produce marketing loan	25	10
Financing JLG of tenant farmers	49	4
Tractor loan	38	7
Land purchase scheme	32	8
Kisan Credit Card	58	2
Krishi Kalyan	47	5
Finance to horticulture	52	3

*Multiple Responses

From Table 18 it was observed that agri gold loan was the most used agricultural product by farmers, followed by Kisan Credit Card, finance to horticulture, financing JLG of tenant farmers, Kishi Kalyan, Kisan Gold Card scheme, tractor loan, land purchase scheme, SBI Krishak Uthaan Yojna and produce marketing loans.

Table 19. Agricultural products made available by Canara Bank

Agricultural products	Frequency	Rank
Farm development loans	19	7
Kisan Mitra Credit Card scheme	24	4
Tractor and farm machinery loans	17	8
Self Help Groups	23	5
Gold loans for agriculture	30	1
Poultry and Duck rearing	21	6
Kisan Credit Cards scheme	28	2
Agricultural loan against hypothecation of vehicle	14	9
Dairy loan and raising crossbreed heifers	10	10
Canara Kisan OD Scheme	25	3

*Multiple Responses

Table 19 portrays a list of most popular agricultural products offered by Canara Bank, it was found that out of these ten products agri gold loan was most popular among farmers, followed by Kisan Credit Card scheme, Canara Kisan OD scheme, Kisan Mitra Credit Card scheme, Self Help Groups, poultry and duck rearing, farm development loans, tractor and farm machinery loans, agricultural loan against hypothecation of vehicle and dairy loans.

Hence it can be concluded that most popular and largely used agricultural product in both the banks was agricultural gold loan, it could be because of its popularity and availability of the scheme at lower interest rates. Also, this was the most convenient and easiest way of availing loans for farmers when they need fund in emergency.

4.3   WORK LIFE QUALITY OF AGRICULTURAL PROFESSIONALS

Work Life Quality (WLQ) of agricultural professionals was one of the dependent variable of the study. It was measured by method used by Nanjundeswaraswamy and Swamy (2013) with slight modifications. Agricultural professionals were grouped into different categories with mean value of the work life score as the check and the results are presented in Table 20.
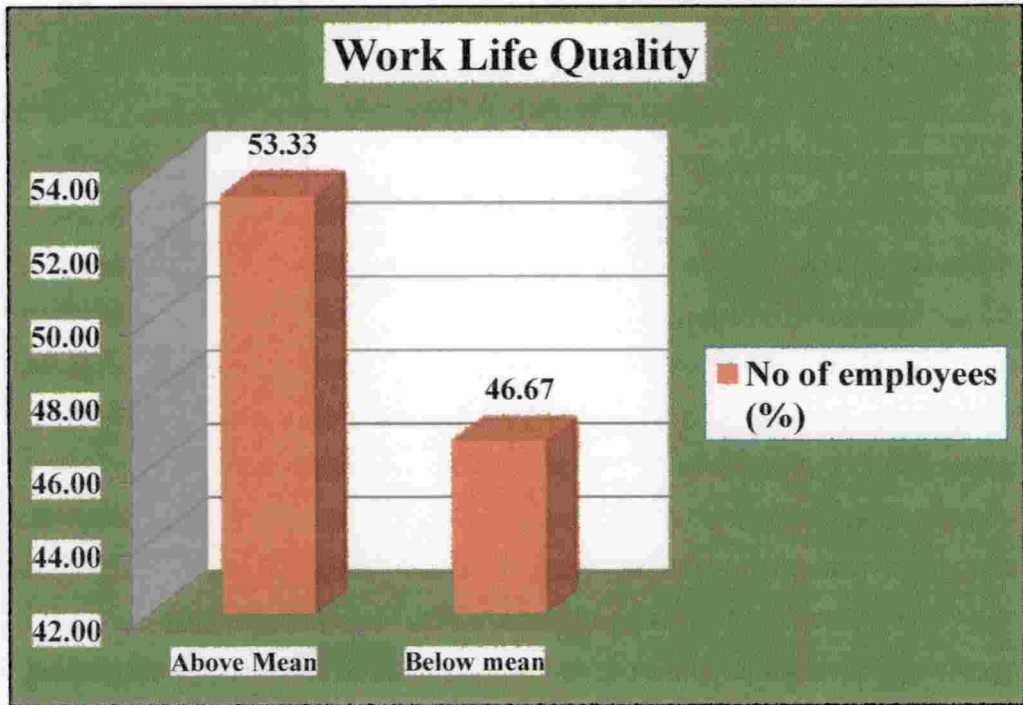
Fig.16. Distribution of agricultural professionals based on Work Life Quality
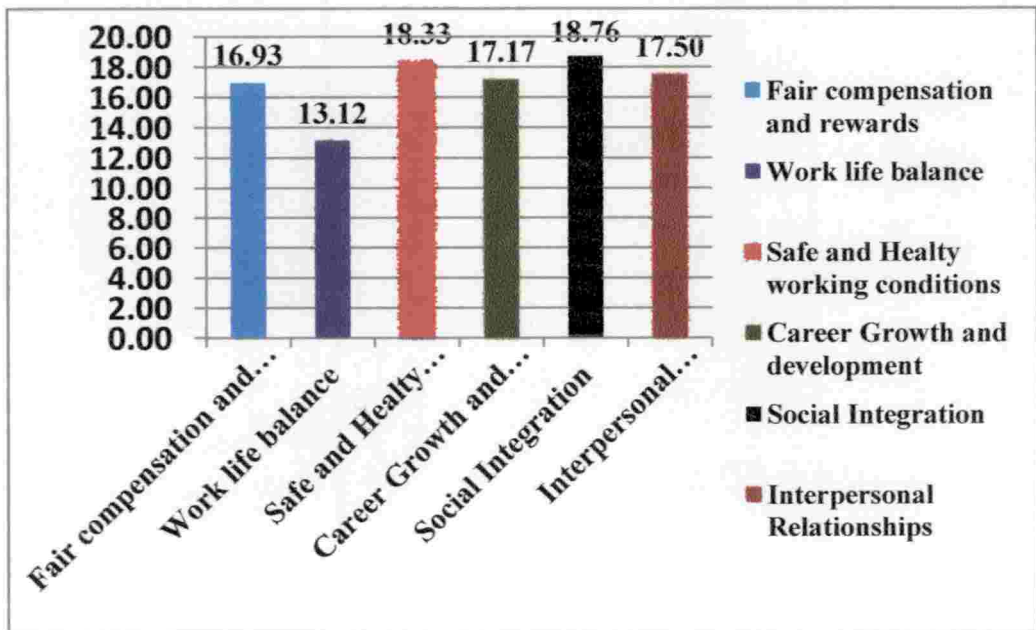
Fig. 17. Dimensions of Work Life Quality

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It was evident from Table 20 that more than fifty per cent (53.33%) of agricultural professionals in banks were having high Work Life Quality and 46.67 per cent opined they have low Work Life Quality.

Table 20. Distribution of agricultural professionals based on Work Life Quality

Groups	No of employees (N=90)	%
High (Above Mean)	48	53.33
Low (Below Mean)	42	46.67
Mean = 101.81 (Range 30-150)		
Standard deviation = 17.76		
Standard error =1.89		

Inference of Table 20 revealed that the mean score value of Work Life Quality (WLQ) for all the six dimensions together was 101.81 with a range 30-150. This was a clear indication that the mean value is above the mean of range (90), clearly establishing the fact that 46.67 respondents who belonged to the low category of Work Life Quality (WLQ) could have respondents fetching high score value close to the mean value of WLQ score of 101.81.

Hence it can be explicitly established that the banking professionals enjoy a fairly good Work Life Quality considering the mean WLQ values for all six dimensions together.

Table 21. Mean values of dimensions of Work Life Quality

Sl.no	Dimensions	Mean value
1.	Fair compensation and rewards	16.93
2.	work life balance	13.12
3.	Safe and healthy working conditions	18.33
4.	Career growth and development	17.17
5.	Social integration	18.76
6.	Interpersonal relationships	17.50

From Table 21 it was evident that the results of Work Life Quality states that all the six dimensions viz., fair compensation and rewards (16.93), work life
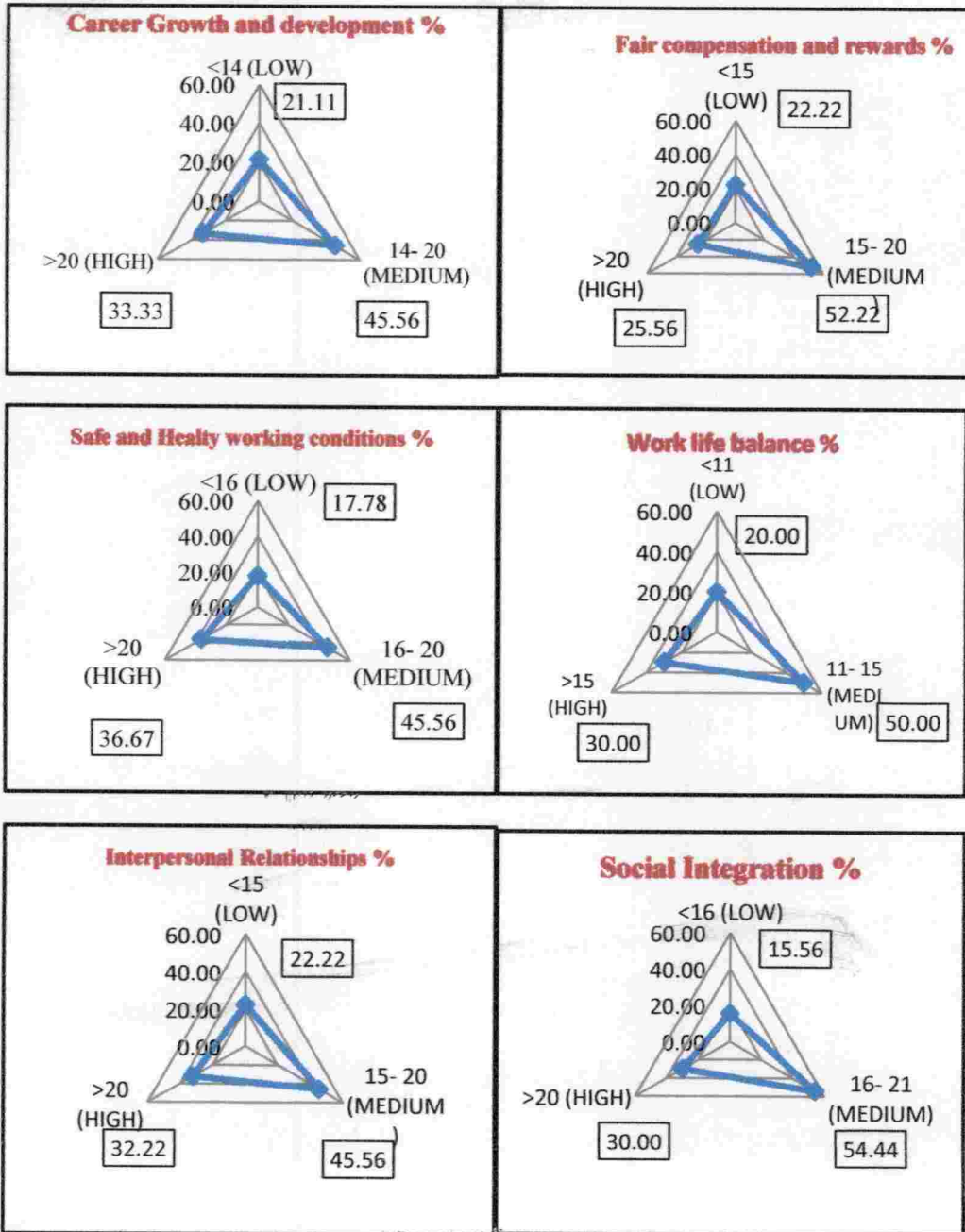
Fig. 18. Distribution of dimensions of Work Life Quality

balance (13.12), safe and healthy working conditions (18.33), career growth and development (17.17), social integration (18.76) and interpersonal relationships (17.50) were contributors to the Work Life Quality in banks as their mean score is above the standard mean value (12.5).

Fig. 18 revealed the distribution of the dimensions and it was found that 36.6 per cent, 33.3 per cent and 32.22 per cent of respondents felt that they had better safe and healthy working conditions, high career opportunities and growth and interpersonal relationships respectively. More than half of the respondents fell in medium level of social integration (54.44%), fair compensation and rewards (52.2%) and work life balance (50%).

Principal Component Analysis was worked out for confirmation. From Table 22 it was found that first component was responsible for 62.79 per cent variance, second component was responsible for 11.10 per cent variance and third component was responsible for 9.56 per cent variance. Hence it can be established that altogether the first three components were responsible for 83.44 per cent variance.

Table 22. Total variance of dimensions of Work Life Quality

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	3.767	62.79	62.79
2	.666	11.10	73.89
3	.573	9.56	83.44
4	.448	7.459	90.90
5	.317	5.289	96.19
6	.229	3.809	100.00

It was evident from Table 23 that the component one fair compensation and rewards (0.865) had the maximum eigen value followed by safe and healthy working conditions (0.836), interpersonal relationships (0.822), social integration
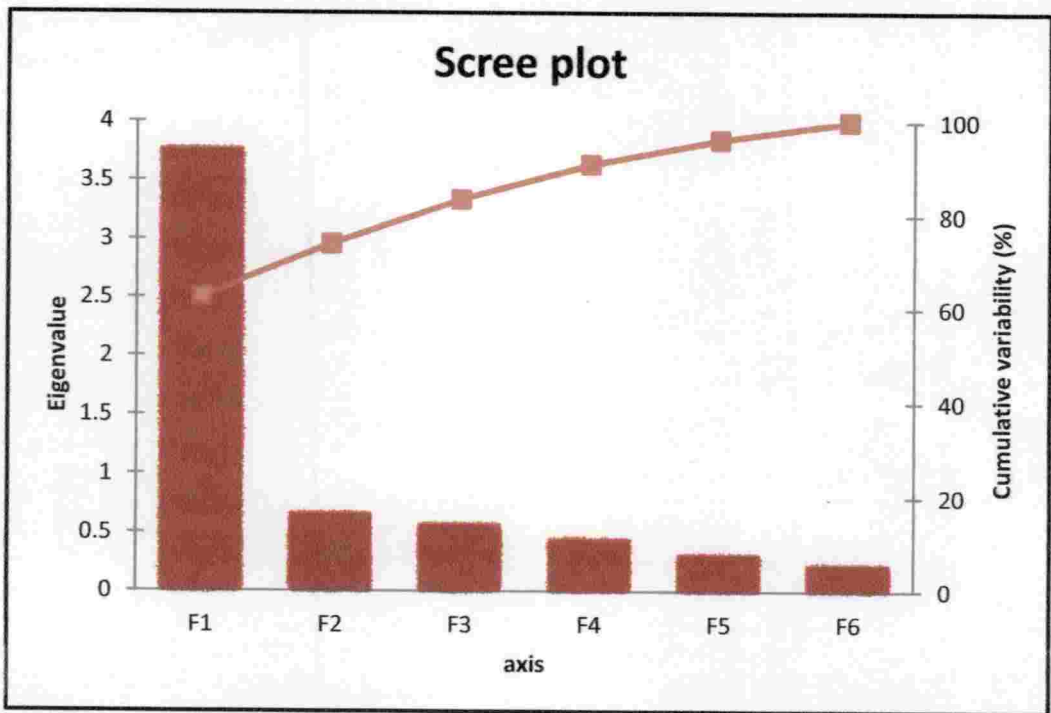
Fig. 19. Total variance of dimensions of Work Life Quality

(0.798) and career growth and development (0.770). In case of the second component work life balance (0.755) had the maximum value and in third component social integration (0.478) had the highest value. It is found that all the dimensions of Work Life Quality were having significant contribution to Work Life Quality.

Table 23. Eigen values of each dimension of Work Life Quality

	Component		
	1	2	3
Fair compensation and rewards	0.865	-0.084	.246
work life balance	0.645	0.755	.102
Safe and healthy working conditions	0.836	-0.220	.181
Career growth and development	0.770	-0.183	.328
Social integration	0.798	-0.031	0.478
Interpersonal relationships	0.822	-0.079	-.366

Hence it can be concluded that irrespective of the components and on the basis of eigen value the dimensions that contributed to WLQ in the order of decreasing importance were fair compensation and rewards, safe and healthy working conditions, interpersonal relationships, social integration, career growth and development and work life balance.

Money is a very important motivating factor for employees to perform effectively for achieving business goals. The economic interest of employees that acts as a driving force for better performance is reflected in terms of fair compensation and rewards was evident from several studies. Adequate pay helps in maintaining a socially desirable standard of life. The findings are in line with study done by Subramaniam (2014), Tomar (2015), Swami et al. (2015) and Verma and Dhoarey (2016).

It was found that banks are providing safe and healthy working conditions. Providing clean drinking water, rest room facilities and their maintenance, basic infrastructure provision and ergonomics of the work space were given preference in banks. Working conditions that are safe and healthy both physically and psychologically, a hazard free and favourable work environment are basic necessities without which WLQ cannot be high. The findings are in line with Bertrand (1992), Kerce and Kewley (1993)

Interpersonal relationships when maintained provide an opportunity for better interaction and involve employees in decision making. A smooth and friendly relationship with both superiors and subordinates improves the working environment. Self-esteem, trust and recognition among co-workers improves ones Work Life Quality. Thus, the findings are in agreement with that of Orpan (1981).

Walton (1975) opined that equal opportunities along with unbiased treatment enshrined in making integration possible at the work place. Team spirit and better rapport with customers in providing services were generated because of social integration.

Career growth and development through proper training opportunities, timely promotions and opportunities for pursuing higher degree are certain provisions provided by banks. Job should give chance for employees to upgrade skills and advancement on continuous basis for better performance through timely training.

Quality time spent in banks, working hours and distance from work place which are major elements of work life balance undoubtedly affect the Work Life Quality of agricultural professionals in banks. However, it was inferred from Table 23 that work life balance was the least contributor among all the six dimensions of Work Life Quality and banks must take up necessary steps to reduce the work load on employees.

Fig. 20. Distance Biplot of Component 1 and Component 2

Variables (axes F1 and F2: 73.89 %)
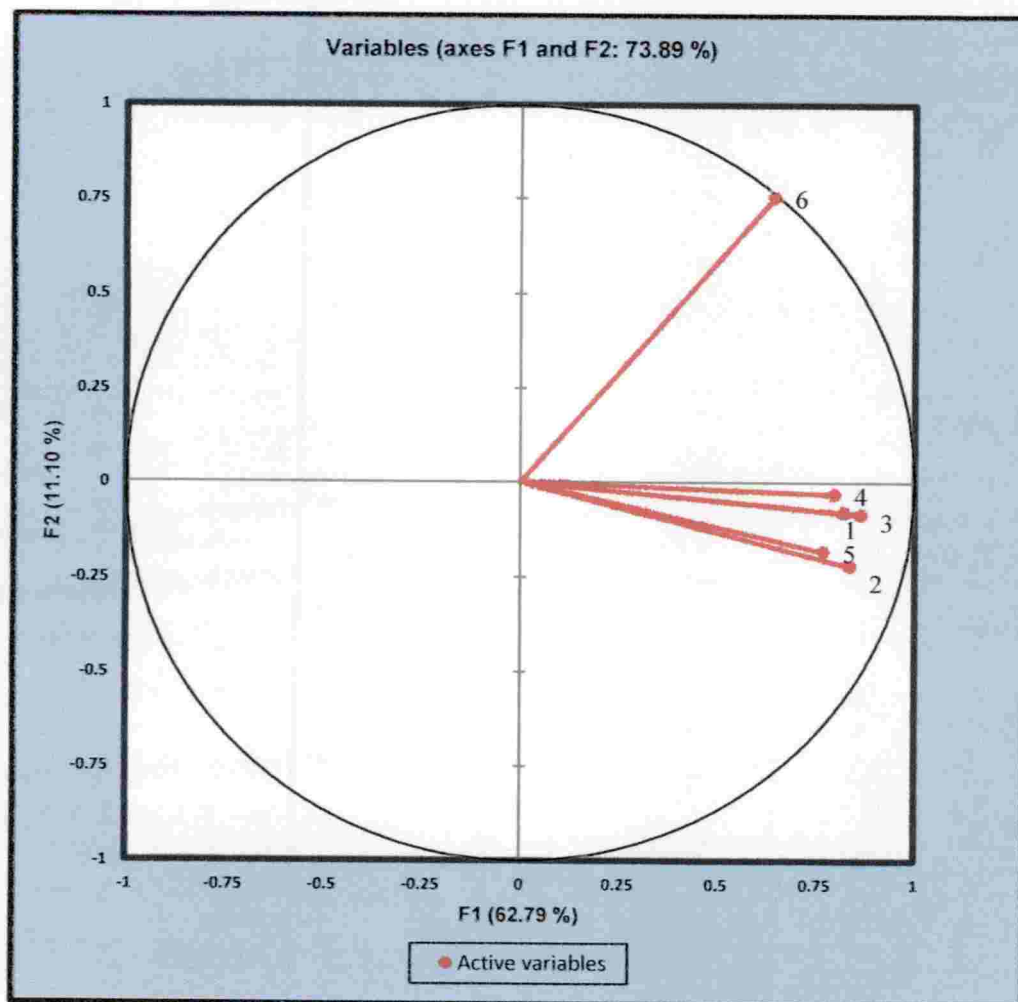
Number	Dimension
1	Fair compensation and rewards
2	Safe and healthy working conditions
3	Interpersonal relationships
4	Social integration
5	Career growth and development
6	work life balance

4.4 CORRELATION OF WORK LIFE QUALITY WITH INDEPENDENT VARIABLES.

Table 24 highlights the correlation study. It was revealed that out of the twelve independent variables four variables were significantly correlated to Work Life Quality, of which three variables age, monthly income and experience were positively correlated at 1% level of significance and marital status was negatively correlated at 1% level of significance.

Table 24. Correlation between Work Life Quality and profile characteristics

Profile characteristics	SBI (Correlation coefficient)	CANARA (Correlation coefficient)	Overall (Correlation coefficient)
Age	0.824**	0.582**	0.420**
Educational qualification	0.263*	0.574**	0.220
Monthly income	0.721*	0.562**	0.323**
Sex	-0.217*	-0.220	0.053
Experience	0.772**	0.561**	0.390**
Marital status	0.581**	-0.271	-0.305**
Number of dependents	0.207	0.51	0.009
Distance from work place	-0.129	0.207	0.132
Residential status	0.102	0.147	0.132
Dwelling status	-0.176	-0.115	-0.128
Working hours	0.389**	0.310	0.177
Work load	0.062	0.054	0.085

(** 1% Significant level, * 5% significant level)

It was also inferred that other variables like educational qualification, sex, number of dependents, distance from work place, residential status, dwelling status, working hours and work load had no significant relationship with Work Life Quality.

In case of State Bank of India, age, educational qualification, monthly income, experience and marital status were positively and sex was negatively correlated with Work Life Quality. Four variable *viz.,* age, experience, marital

status and working hours were significantly correlated (at 1%) with Work Life Quality of agricultural professionals at bank.

In case of Canara Bank, four variables age, educational qualification, monthly income and experience were positively and significantly correlated at 1% level of significance with Work Life Quality of agricultural professionals. Rest of the variables like sex, marital status, number of dependents, distance from work place, residential status, dwelling status, working hours and work load had no significant relationship with Work Life Quality of agricultural professionals in Canara bank.

Positive and significant correlation of age with WLQ could be because of reduced responsibilities at work place. As age increases more duties and responsibilities will have to be shouldered by the officer who assumes more power and authority and due to maturity they are able to handle things in better way at their place of work.

Also, as experience increases the level of job involvement increases which improves the beneficial effects of work experience on quality of work life. The study endorses the views of Igbaria *et al.* (1994).

Monthly income and WLQ were positively correlated at 1 per cent level of significance. This could be because with increase in income respondents tend to have more luxuries and better standards of living. As experience increases monthly income too increases, which justifies the positive correlation of both experience and monthly income with WLQ.

Negative correlation of marital status with WLQ could be due to fact that more time and effort dedicated to work affects the personal life in terms of less involvement or over stressed involvement. Married respondents are overburdened with both work at home and work at banks that lead to increased responsibilities. As a result, negative and significant correlation of marital status with WLQ holds correct.
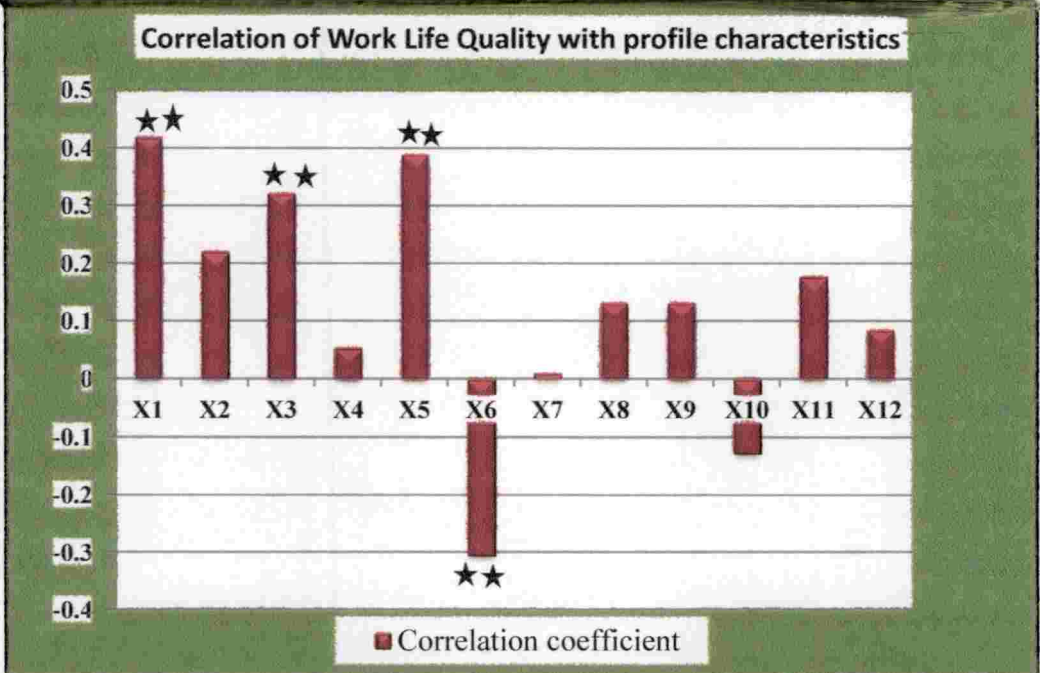
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Fig. 21. Correlation of Work Life Quality with profile characteristics

4.5 JOB SATISFACTION OF AGRICULTURAL PROFESSIONALS

Job satisfaction was dependent variable of the study. Agricultural professionals were grouped into high-low categories based on mean value as check and the data is presented in the Table 25.

Table 25. Distribution of agricultural professional based on Job Satisfaction

Category	Frequency	%
High	49	54.44
Low	41	45.56
Mean = 80.33 Range = 40-200		
Standard deviation = 21.71		
Standard Error= 2.28		

It was depicted in Table 25 that 54.44 per cent of agricultural professionals in banks belonged to above mean (high) and about 45.56 per cent were grouped under below mean (low) for the component structure of job satisfaction.

All the five factors *viz.*, pay, promotion, work, supervision and people are contributors for the high mean value of job satisfaction. It was certain from Table 25 that 45.56 per cent of respondents belonged to the low category of job satisfaction, however there could be a situation where the respondents belonging to the low category of job satisfaction could have realized a score higher or close to mean value of job satisfaction score (80.33).

Principal Component Analysis was worked out for all the five components *viz.*, pay, promotion, work, supervision and people that were the factors influencing job satisfaction and the results of the same is presented in Table 26.

A detailed perusal of Table 26 revealed interesting results. It was inferred that component one was responsible for 48.41 per cent variability and component two was responsible for 23.74 per cent variability and component three was responsible for 14.72 per cent variability.

Fig.22. Distribution of agricultural professionals based on Job Satisfaction
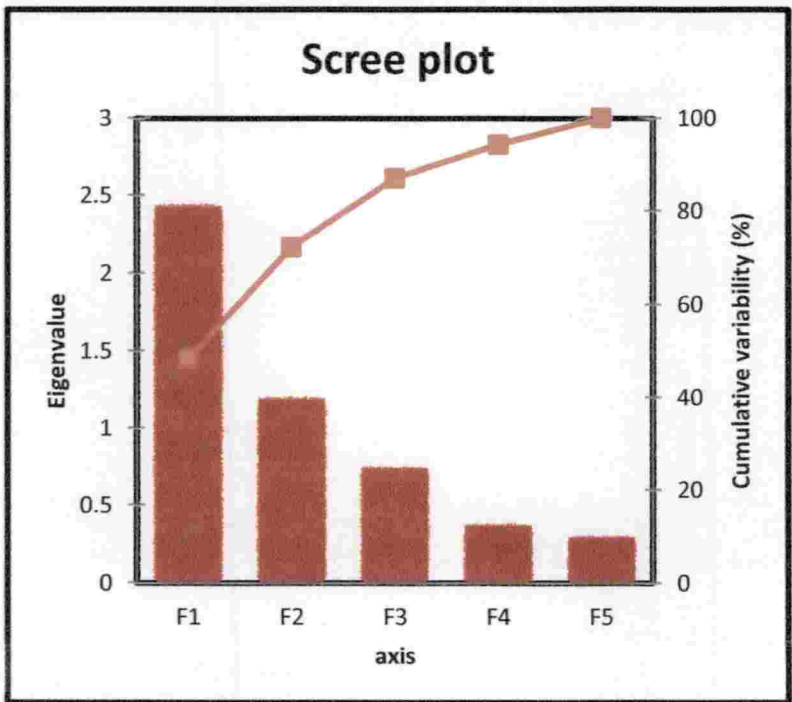
Fig. 23. Total variance of components of Job Satisfaction

Table 26. Total variance of Components of Job Satisfaction   81

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	2.420	48.41	48.41
2	1.187	23.74	72.14
3	.736	14.72	86.86
4	.366	7.32	94.18
5	.291	5.821	100.000

Therefore, first three components were responsible for 86.86 per cent variability and were considered for analysing which were the most contributing factors for job satisfaction.

From Table 27 it was evident that from first component promotion (0.512) has highest eigen value followed by supervision (0.490), from second component pay (0.759) was having highest eigen value and from third component people (0.682) and work (0.590) were having highest eigen values. This shows that all the component factors influenced the job satisfaction of bank professionals.

Table 27. Eigen values of each factor of Job Satisfaction

Factors of job satisfaction	Component		
	1	2	3
Pay	0.296	0.759	-0.017
Promotion	0.512	0.317	-0.357
Work	0.430	0.418	0.590
Supervision	0.490	0.384	0.242
People	0.474	0.041	0.682

Promotion gives employees a chance to explore new areas of work that indeed improves overall working conditions and contributors to job satisfaction. Frederick Herzberg's (1966) two factor theory states that work place motivation and employees recognition were effective in satisfying employees needs that
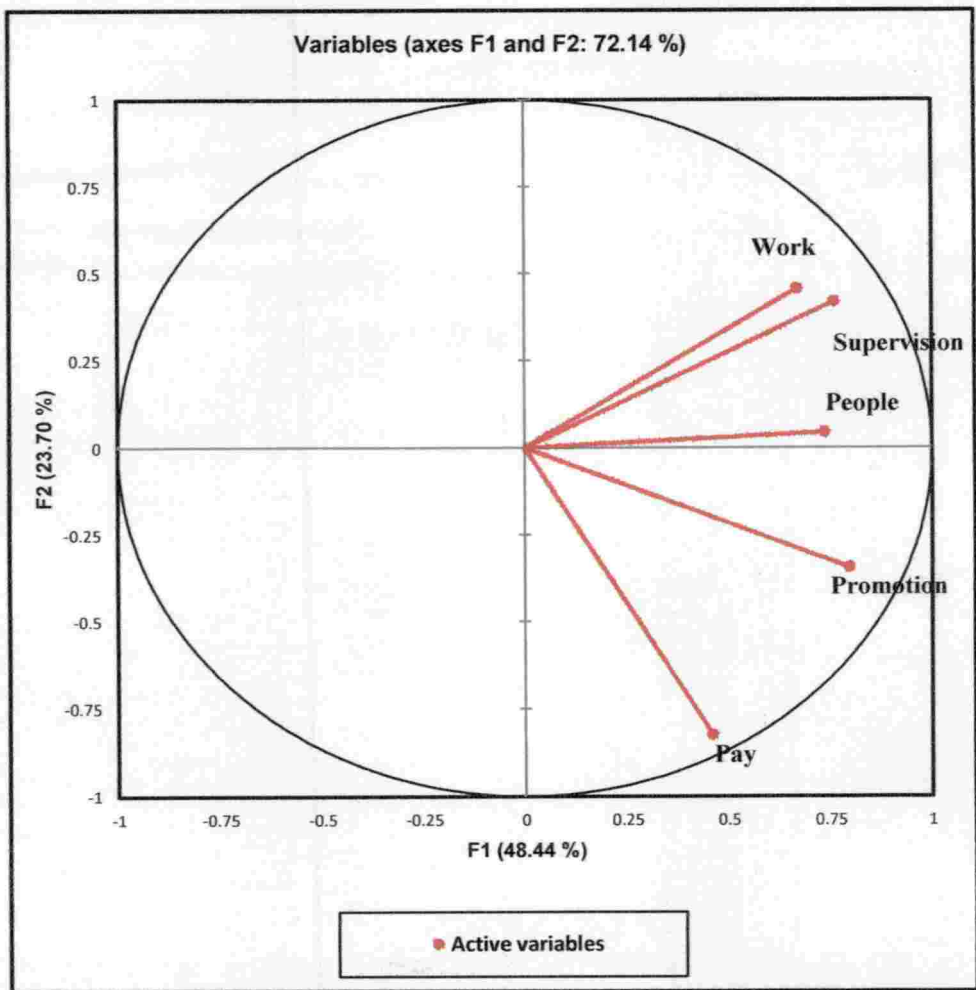
Fig. 24. Distance Biplot of Component 1 and Component 2

further ensures positive attitude towards work. Hence the study endorses the views of Maslow (1954) and Mc Gregor (1960).

Employees had significant inclination towards optimistic supervising behaviour. Bank employees exhibit high job satisfaction when encouraged and supported by their supervisors. Hence, supervision becomes a factor of influence on job satisfaction which falls in line with the study of Sowmya and Panchanatham (2011).

Pay is the obvious motivating factor behind employee's attitude to serve the customers even when they are overloaded. Many studies revealed that salary is one of the prime reasons that bring about employees satisfaction and retention. Studies by Judge *et al.* (2010), Singh (2014), Swami *et al.* (2015) and Sudha (2017) inferred the same.

Employees tend to be satisfied at work if they find commonalities among their co-workers and supervisors. People act as vent for stressed employees and aid each other in creating positive atmosphere at work place. Therefore, as people are the support system for any organisation, interpersonal relationships could be stated as an influencing factor affecting job satisfaction.

4.6 RELATIONSHIP OF JOB SATISFACTION WITH INDEPENDENT VARIABLES.

Table 28 highlights that out of 12 independent variables three variables *viz.*, age, monthly income, experience were significantly and positively correlated at 1% level of significance. Marital status and working hours were negatively correlated at 5% level of significance with job satisfaction.

Table 28. Correlation of Job Satisfaction with profile characteristics

Profile characteristics	Correlation coefficient
Age	0.824**
Educational qualification	0.263
Monthly income	0.721**
Sex	-0.217

Experience	0.772**
Marital status	-0.581*
Number of dependents	0.207
Distance from work place	-0.129
Residential status	0.102
Dwelling status	-0.176
Working hours	-0.389*
Work load	-0.062

(** 1% Significant level, * 5% significant level)

It was proven several times that age was positively and significantly correlated to job satisfaction. It could be because older employees have more autonomy of work and better experience and have higher salary than younger employees.

It was observed that greater number of needs could be satisfied as income and consumption increase. According to Seghieri *et al.* (2006) high levels of well-being was associated with high level of income.

Marital status was negatively correlated with job satisfaction as married employees were having problems in maintaining work life balance when compared to unmarried or singles. Diener *et al* (2000) reported that unmarried were much happier and satisfied than married individuals.

Working hours is the most important factor contributing towards job satisfaction or job dissatisfaction. It is inferred from a study by Chahal *et al.*, (2013) that majority (62.5 %) of the employees are dissatisfied with their working hours, which is one of the main factors of job dissatisfaction.

4.7   ATTITUDE OF AGRICULTURAL PROFESSIONALS TOWARDS THEIR JOB.

Table 29 depicts the attitude of agricultural professional towards their job. More than forty per cent (47%) of the respondents had a medium attitude towards their job followed by 28.89 per cent were having high attitude towards their job. However, 24.44 per cent of respondents had a low attitude towards their job.
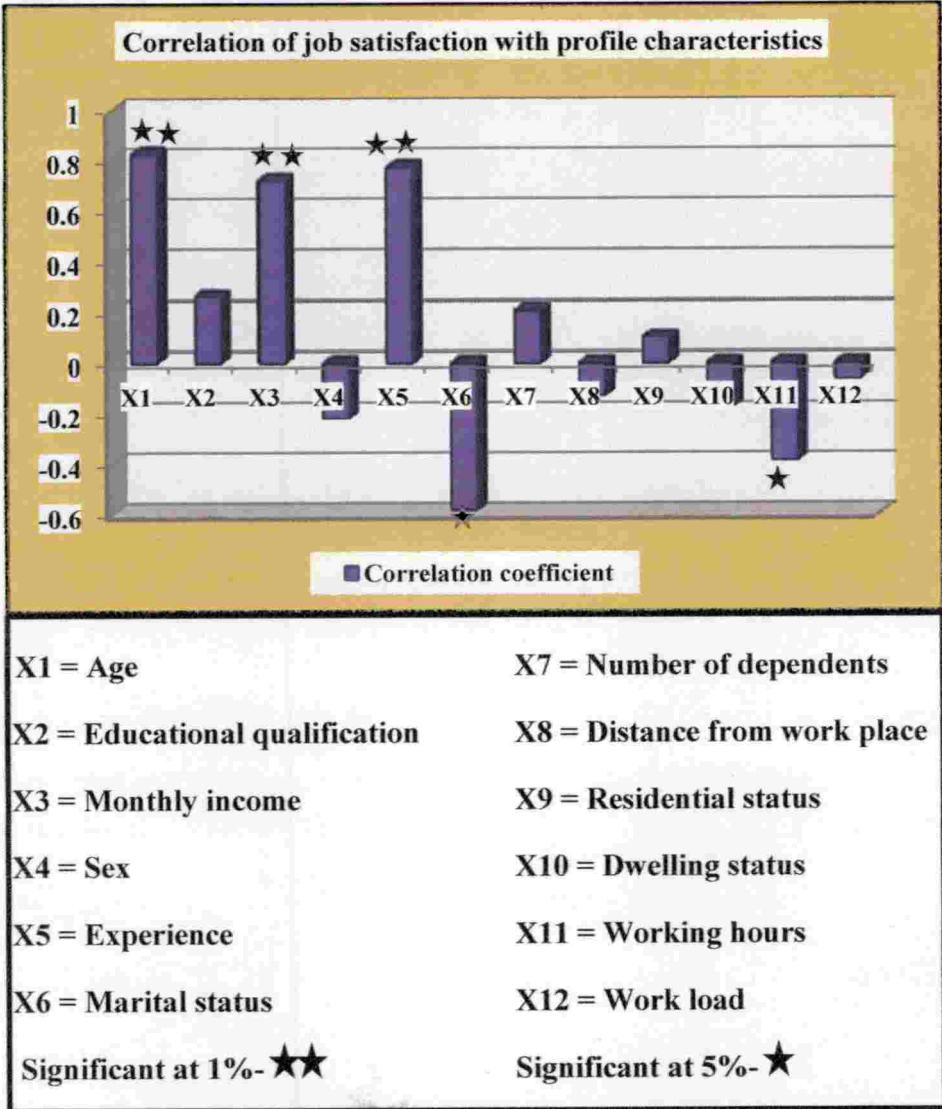
Fig. 25. Correlation of Job Satisfaction with profile characteristics

Table 29. Distribution of agricultural professionals based on attitude

Category	Frequency	%
<31 (Low)	22	24.44
31-40 (Medium)	42	46.67
>40 (high)	26	28.89
Mean = 35 Range = 5-60		
Standard Deviation = 6.76		

A careful perusal of the table reveals that majority (75.56) of agricultural professionals in banks fall under medium to high category of attitude towards their job which could be because of high social integration, respect and decent standard of living they get through their job.

4.8   CORRELATION OF ATTITUDE WITH INDEPENDENT AND DEPENDENT VARIABLES.

Attitude of agricultural professions working in banks towards their job was correlated with 12 independent variables and two dependent variables and results were depicted in Table 30 and Table 31.

Table 30. Correlation between attitude and independent variables

Profile characteristics	Correlation coefficient
Age	.542**
Educational qualification	.232*
Monthly income	.439**
Sex	-.043
Experience	.490**
Marital status	-.425**
Number of dependents	.075
Distance from work place	.069
Residential Status	1.182
dwelling status	-.205
working Hours	.183
work load	.112

(** 1% Significant level, * 5% significant level)

Table 30 highlights that out of 12 independent variables three variables *viz.*, age, monthly income, experience were significantly and positively correlated with attitude of agricultural professionals towards their job at 1% level of significance and marital status was negatively correlated at 1% level of significance. Educational qualification was positively correlated at 5% level of significance with attitude of agricultural professionals towards their job.

It was inferred from Table 30 that age, educational qualification, monthly income, experience are positively correlated with attitude and marital status is negatively correlated with attitude. It could be because as age increases both salary and experience tend to increase that gives older employees an edge over younger employees. Higher education gives agricultural professionals a better understanding and dealing with challenges. Marital status is negatively correlated it could be because married individuals have to shoulder greater responsibilities both at home and work place.

Variables like sex, number of dependents, distance from work place, residential status, dwelling status, working hours and work load were not significantly correlated to attitude of agricultural professional towards their job.

Table 31. Correlation between attitude and dependent variables

Dependent variables	Correlation coefficient
Work Life Quality	.854**
Job satisfaction	.531 **

Table 31 shows that both Work Life Quality and job satisfaction were positively and significantly correlated at 1% level of significance with attitude of agricultural professionals towards their job.

It could be because agricultural professionals have better Work Life Quality and job satisfaction that in turn is responsible for having positive attitude towards their job. It is also noted that agricultural professionals in banks exhibited high positive correlation with WLQ when compared to Job satisfaction.

4.9 CONSTRAINTS EXPERIENCED BY THE BANK OFFICIALS IN RENDERING THE SERVICES.

Agricultural professionals encounter many challenges during their course of work. Constraints experienced were identified, ranked and presented in Table 32. The constraints having maximum score was given highest rank.

Table 32. Constraints experienced by the bank officials in rendering the services

S.no	CONSTRAINTS	Total Score	Rank
1	Regulations, competition and mobilisation of deposits in the present economic scenario are the greatest challenges.	321	2
2	Adapting to the new environment in the banking system is challenging.	295	5
3	Cannot deliver the level of service that consumers are demanding, especially in regards to technology.	271	10
4	The increasing popularity of FinTech companies is disrupting the way traditional banking has been done	292	7
5	Repayment issues in the bank have become a burden directly upon the officer's responsibility and accountability.	332	1
6	Customers now have multiple channels for interacting with their banks. This causes more issues for officers on transactional faults.	284	9
7	The head office sets targets for every branch, and the manager faces a challenge in consistently meeting or surpassing these targets.	294	6
8	Supervising customer service is a very demanding role.	317	3

9	Manager has to make a difficult decision in letting staff go either because of non-performance or downsizing.	288	8
10	The manager faces the problem of containing the situation and taking appropriate action on issues of theft, guilt or fraud in the bank.	300	4

It was evident from Table 32 that major constraints experienced by agricultural professionals are repayment issues in the bank which have become a burden directly upon the officer's responsibility and accountability. Respondents opined that farmers are not repaying their loans timely because they do not get proper price for their produce and most of them are not using money they get as loan through banks for agricultural activities. Rural Development Officers or Agricultural Officers in banks are forced to continuously remind them about their loan repayment and they often neglect any notices given regarding repay loan amount.

Next constraint was regulations, competition and mobilisation of deposits in the present economic scenario. This is a great challenge for bank employees. Supervising customer service is a very demanding role was also a major challenge as farmers are not well aware of latest technology and rules in banks.

4.10 SOLUTIONS AS PERCEIVED BY THE BANK OFFICIALS IN RENDERING AGRICULTURE RELATED SERVICES.

The results from Table 33 indicated that major solutions or suggestions as perceived by agricultural professionals were listed and ranked based on the opinion given by respondents.

First and foremost solution was that farmers must be encouraged to repay loans timely and be educated with the banking system, work load of bankers should be reduced and problem of strategic downsizing should be addressed through adequate recruitment to overcome the problem of work load. Several

other solutions were also found like working beyond working hours should not be encouraged and sensitization of farmers about various schemes and products.

Table 33. Solutions as perceived by the bank officials in rendering the services

S.no	Solutions	Frequency	Rank
1	Problem of strategic downsizing should be addressed through adequate recruitment to overcome the problem of work load.	69	3
2	Bankers should be given adequate compensation in terms of wage.	56	6
3	Farmers must be encouraged to repay loans timely and be educated about banking system	84	1
4	Working beyond working hours should not be encouraged.	62	4
5	Professional knowledge should be up to date.	47	8
6	Sensitization of farmers about various schemes and products	58	5
7	Team work and coordination in reduction of non-performing asset.	50	7
8	Work load over bankers should be reduced.	73	2

*Multiple responses   (N=90)

Agricultural professionals also opined that bankers should be given adequate compensation in terms of wage as banker feel they are underpaid when compared to level and amount of work they perform. Team work and coordination in reduction of non-performing asset and professional knowledge should be strengthened and updated inorder to deal with the current scenario.

4.11   EMPIRICAL MODEL OF THE STUDY

The empirical model developed before the course of the study is presented in the Fig 26. This facilitates to generate a brief idea about the present study.

The relationship of the 12 independent variables with the two dependent variables Work Life Quality, job satisfaction and with attitude of agricultural professional towards their job is represented in the Figure 26. Continuous Lines in red colour represent positive and significant correlation, black continuous lines represent negative and significant correlation. Dotted lines represent no significant correlation.

Fig.26. Empirical model of the study

Summary

CHAPTER V

SUMMARY

The Indian banking sector is at an exhilarating point in evolution. The opportunities are immense to enter new business, to develop new ways of working, to improve efficiency and to deliver high level of customer service. However, it is these consumers who have undergone various demographic shifts in terms of their income level and cultural shifts in terms of their life style that befit the strength and opportunities of the current Indian banking system. Therefore the interdependence of both stakeholders is increasing. Kerala farmers being more literate and sensitive to social issues are believed to be more demanding and in the course to satisfy the need of the farmers the bank officials arc subjected to different challenges and issues. Hence, the study on Work Life Quality (WLQ), factors affecting employee job satisfaction and problems experienced by bank officials dealing with agricultural products is very imperative.

Kerala Agricultural University through the initiative of Training Service Scheme (TSS), College of Agriculture, Vellayani initiated a unique form of training for the first time in India in the year 2015 with an aim to sensitise the bank managers on the fundamentals of agriculture and the problems faced by the farmers in farming by exposing the bank managers to field realities through 'Staying with farmer' or billeting programme. TSS (2015) reported that managers and agricultural officers of the bank faces a lot of institutional as well as social problems in their pursuit to executing their organizational function with an aim to help the farming community. Hence, it can be presumed that the study will help to understand the problems faced by bank official, which in turn will provide information for policy actions by the higher authorities in concern to address their problems enabling a better work environment for effective rendering of their job.

Hence, the present study was undertaken with the following objectives: *100*

1. Demographic and work characteristics of bank officials.
2. Types and nature of agricultural products made available to the stakeholders.
3. Job satisfaction of bank officials.
4. The factors affecting respondent job satisfaction.
5. Constraints experienced by the bank officials in rendering the services.
6. Solutions as perceived by the bank officials in rendering agriculture related services.

The study was conducted in Thiruvananthapuram district that involved 90 agricultural professionals working in banks. The study was done to determine the Work Life Quality and job satisfaction of agricultural professionals in bank. Independent variables of study were 12 in number and they were age, educational qualification, monthly income, sex, experience, marital status, number of dependents, distance from work place, residential status, dwelling status, working hours and work load. Apart from above mentioned variable one more variable out of interest was selected that is attitude of agricultural professionals towards their job.

A well-structured and pretested questionnaire was administered to the respondents. Google forms were also used for reaching distant respondents. Relevant statistical analysis was used for the generation and interpretation of data.

The salient findings of the study were:

1. It was evident that majority of respondents belonged to age group of less than or equal to 30 years (35.56%) followed by 26.67 per cent of respondents in the category of 30-35 years. Therefore it can be inferred that 62.23 per cent of respondents had age less than 35 years, indicating the youthfulness of the banking system.
2. More than half of the respondents (54.44%) possessed Under Graduation (UG) degree and 45.55 per cent possessed Post Graduation (PG) degree. In State Bank of India 63.33 per cent and 36.67 per cent were undergraduates

and post-graduates respectively. In Canara bank majority (63.33%) had PG and the rest are under graduates.

3. Less than half of the respondents (47.78%) earn Rs 20,000 – Rs 40,000, followed by 28.89 per cent earn Rs 40,000 to Rs 60,000/- per month after all the deductions.

4. Male and female proportion was equal *i.e.* 50:50 however, there was difference in bank wise distribution.

5. It was observed that in the case of urban experience as evident from majority of the respondents (63.33%) had an experience of upto 5 years and 8.89 per cent had 5 to 10 years of experience followed by only 5.55 per cent with an experience of more than 10 years. It was evident that in case of semi- urban and rural too most (64.44%) of the employees had an experience of upto 5 years.

6. It was found that more than three-fourth (77.78%) of the respondents were married and 22.22 per cent were unmarried.

7. Majority (41.12%) of agricultural professionals were having one dependent followed by 31.11 per cent of them were having no dependents and remaining 27.78 per cent were having two dependents.

8. It was observed that more than half of the respondents reside within 10 km distance followed by 25.56 per cent of agricultural professionals were living 10 to 20 km within place of work. When 76.67 per cent of respondents were having their dwelling place located within a radius of 20 km, it was also observed that 14 per cent of respondents lived at a distance greater than 30 km.

9. More than forty per cent (42.22 %) of agricultural professionals were living in own houses, followed by 36.67 per cent were residing in rented houses and only rest of the bank officials were living in quarters. The bank wise distribution also fell in almost similar lines.

10. It was found that more than forty per cent (41.11%) of the respondents work for 10 hours, followed by 24.44 work for 11 hours and 4.44 per cent work for

more than 11 hours, that consclusively revealed that 69.99 % of respondents work for ten and more than 10 hours.

11. It was revealed that in both the banks the major product is gold loan related to agriculture.

12. Majority (53.33%) of agricultural professionals in banks was having high Work Life Quality and 45.55 per cent opined they have low Work Life Quality.

13. The results of Work Life Quality states that all the six dimensions *viz.,* fair compensation and rewards (16.93), work life balance (13.12), safe and healthy working conditions (18.33), career growth and development (17.17), social integration (18.76) and interpersonal relationships (17.50) were contributors to the Work Life Quality in banks as their mean score is above the standard mean value (12.5).

14. It was observed from the distribution of the dimensions that 36.6 per cent, 33.3 per cent and 32.22 per cent of respondents felt that they had better safe and healthy working conditions, high career opportunities and growth and interpersonal relationships respectively. More than half of the respondents fell in medium level of social integration (54.44%), fair compensation and rewards (52.2%) and work life balance (50%).

15. Principal Component Analysis was worked out for confirmation. It was found that all the dimensions of Work Life Quality were having significant contribution to Work Life Quality.

16. It was revealed that out of the twelve independent variables four variables are significantly correlated to Work Life Quality, of which three variables age, monthly income and experience were positively correlated at 1% level of significance and marital status is negatively correlated at 1% level of significance with Work Life Quality.

17. Principal Component Analysis of job satisfaction showed all the components were having good contribution to job satisfaction.

18. It was found that out of 12 independent variables three variables *viz.,* age, monthly income, experience were significantly and positively correlated at 1%

level of significance, marital status and working hours negatively were correlated at 5% level of significance with job satisfaction.

19. Majority (47%) of the respondents had a medium attitude towards their job followed by 28.89 per cent were having high attitude towards their job and 24.44 per cent of respondents had a low attitude towards their job.

20. The result of attitude revealed that majority (75.56) of agricultural professionals in banks fall under medium to high category of attitude towards their job.

21. It was observed that out of 12 independent variables four variables *viz.*, age, monthly income, experience were significantly and positively correlated with attitude of agricultural professionals towards their job at 1% level of significance and marital status was negatively correlated at 1% level of significance.

22. Educational qualification was correlated at 5% level of significance with attitude of agricultural professionals towards their job.

23. Work Life Quality and job satisfaction were positively and significantly correlated at 1% level of significance with attitude of agricultural professionals towards their job.

24. Major constraints experienced by agricultural professionals were repayment issues in the bank that have become a burden directly upon the officer's responsibility and accountability. Next constraint was regulations, competition and mobilisation of deposits with special reference to the present economic scenario.

25. Major solutions or suggestions as perceived by agricultural professionals was farmers must be encouraged to repay loans timely and be educated with the banking system, work load over bankers should be reduced and the problem of strategic downsizing should be addressed through adequate recruitment to overcome the problem of work load.

Suggestions for future research work

1. Scaling up the same study in other districts of Kerala can be implemented as the clientele systems are different in nature as well as the unique nature of each location.

2. Problems faced by farmers in reaching agricultural professional in banks can be a different area of study.

3. Studies on the role of the agricultural professionals in both state department and banks in improving creditworthiness of farmers gives an in-depth understanding for framing better policies.

4. Further studies on extension strategies to impart knowledge amongst farming communities regarding banking systems and technological tools should be encouraged.

5. The efficiency in handing and managing the willful defaulters amongst farming communities by agricultural professionals in banks can also be an interesting area of research.

Banking sector assumes a pivotal role in the life of farmers by way of rendering institutional credit for farming in accordance to the changing policies of the government. It is more a service oriented sector. The banking professionals are pressurized to work for the clients and at the same time satisfy the pressure of meeting the targets set by the banks. Hence, reforms in banking sector needs to consider the Work Life Quality and Job Satisfaction of the bankers in tandem with the welfare of the farming community. Regular assessment of issues confronted by agricultural professionals in banks can potentially provide insights for bringing about obligatory changes in favour of both employees of banking sector and farming community. Future exploration through research in this arena of study would contribute to effective delivery of services by the banking professionals that will contribute to the social and economic welfare of the state and the nation.

Plate 1. Customers at State Bank of India and Canara Bank

Plate 2. Awards achieved by a Branch of Canara Bank

Plate 3. Gold loan offered by SBI,Balaramapuram
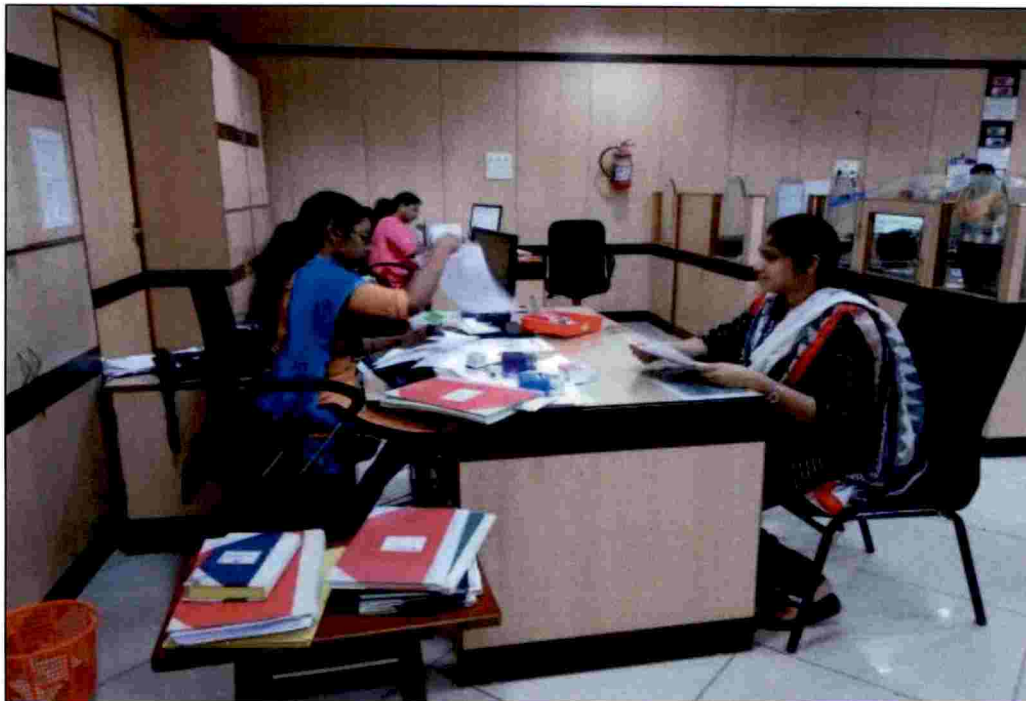
Plate 4. Interacting with officials at bank

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Abstract

WORK LIFE QUALITY AND JOB SATISFACTION OF AGRICULTURAL PROFESSIONALS IN COMMERCIAL BANKS OF KERALA: A CRITICAL ANALYSIS

by

VAGVALA SURYAJA

(2016-11-090)

Abstract of the thesis

submitted in partial fulfillment of the

requirements for the degree of

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Faculty of Agriculture

Kerala Agricultural University

DEPARTMENT OF AGRICULTURAL EXTENSION

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VELLAYANI, THIRUVANANTHAPURAM-695 522

KERALA, INDIA

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ABSTRACT

The study entitled "Work Life Quality and job satisfaction of agricultural professionals in commercial banks of Kerala: a critical analysis" was conducted in Thiruvananthapuram district. It included 90 agricultural professionals working in commercial banks as respondents. The study was to determine the demographic and Work Life Quality, types and nature of agricultural products available for stake holders, job satisfaction and factors affecting job satisfaction and the constraints faced by the respondents. Twelve independent variables selected through judge's ratings and two dependent variables namely Work Life Quality and job satisfaction were the variables of the study.

On analysis of data it was found that majority (35.56%) of agricultural professionals were young (<35 years) and 54.44 per cent of respondents had post-graduation degree. Over 47 per cent earn a net monthly income that range from Rs 20,000 to Rs 40,000. Distribution of male and female was in 50:50 ratio and majority of bank employees were having a minimum of five years of experience in rural (63.33%), semi-urban (64.44%) and urban (64.44%). More than half the respondent population were married (77.78%) and 41.11 per cent of respondents were having one dependent. When 51.11 per cent respondents dwelling place is less than 10 km from place of work, 14.44 per cent of the respondents had to travel more than 30 km to work place. The results revealed that 43.33 % agricultural professionals live in semi urban area and 42.22 % live in their own houses. Also large majority (65.55%) of agri professionals in banks work for 10-11 hours daily and 56.66 % of respondents feel they were over loaded with too much work.

Agri gold loan was the most demanded agricultural product used by farmers from fifty and over products available, as perceived by the bank officials. The results of Work Life Quality states that all the six dimensions were contributors to the Work Life Quality in banks as their mean score is above the standard mean value (12.5). However, social integration (18.76) is the major contributor.

The correlation study revealed that out of the twelve independent variables four variables were significantly correlated to Work Life Quality of which three variables age, monthly income and experience were positively correlated at 1% level of significance and marital status is negatively correlated at 1% level of significance with Work Life Quality. On analysing data out of twelve independent variables three variables *viz.*, age, monthly income, experience were significantly and positively correlated at 1% level of significance, marital status and working hours were negatively correlated at 5% level of significance with job satisfaction.

The result of attitude revealed that majority (75.56) of agricultural professionals in banks fall under medium to high category of attitude towards their job and was correlated positively and significantly with both Work Life Quality and job satisfaction at 1% level of significance.

Out of the fifteen constraints identified as perceived by agricultural professionals of bank the major constraint was the repayment issues in the bank that have become a burden directly upon the officers responsibility and accountability. The main suggestion as perceived by agricultural professionals was that farmers must be encouraged to repay loans timely and be educated about banking systems and schemes.

To conclude, it is quintessential to design policies at macro level in order to enhance job satisfaction and Work Life Quality of agricultural professionals that in turn supports and enables farmers to use the services provided by banks in best possible way.

Appendices

APPENDIX I

KERALA AGRICULTURAL UNIVERSITY

College of Agriculture, Vellayani

Thiruvananthapuram- 695522

Dr. Allan Thomas   Department of Agrl. Extension

Chairman, Advisory committee   Date: 23-11-2017

t_allan@rediffmail.com

Sir/Madam,

    Miss. Vagvala Suryaja (Ad. No. 2016-11-090), one of my Post Graduate Scholar in the Department of Agricultural Extension, College of Agriculture, Vellayani is undertaking a research study entitled "Work life quality and job satisfaction of agricultural professionals in commercial banks of Kerala: a critical analysis" as part of her research work. Variables supposed to have close association with the study have been identified after extensive review of the available literature and discussion with Extension Scientist's and other Experts.

    Considering your vast experience and knowledge on the subject, I request you to kindly spare some of your valuable time for examining the variables critically as a judge to rate the relevancy of them, I request you to kindly spare some of your valuable time for filling the questionnaire.

Thanking you.

Yours sincerely

(Allan Thomas)

OBJECTIVES OF THE STUDY

This study aims to identify the dimensions of Work Life Quality (WLQ), component structure of job satisfaction, factors affecting job satisfaction and problems experienced by bank officials of commercial banks dealing with agricultural products in Kerala.

Please rate the independent variables to be included in the study based on its relevancy from the most relevant to the least relevant by ticking against each variable under the respective rating scale.

Sl. No:	Variables	Most Relevant	Relevant	Least Relevant
1	**Age-** Number of calendar years completed by the respondent at the time of investigation.			
2	**Sex-** It refers to the male and female professionals in the study area.			
3	**Educational qualification-** It refers to the highest academic qualification possessed by the farmer.			
4	**Designation-** It refers to the position held by the official.			
5	**Monthly Income -** It is the total income earned by the respondent monthly.			
6	**Number of dependents-** The total number of individual who are not earning or dependent on the respondent.			
7	**Job content-** It is the nature, skill, responsibility and effort involved in performing a job.			
8	**Experience –** It is the total number of calendar years that a respondent is working as professional in bank.			
9	**Participative Management-** It means involving workers in			

	the decision making process.			
10	**Promotion tenure-** It is time taken for the promotion of the respondent.			
11	**Working hours-** It is the total number of hours that a respondent spends time in office.			
12	**Alternative work Schedule-** It refers to flexibility in working hours, each employee may have his own preferences of working hours.			
13	**Security feeling-** It refers to the sense of job security that is provided by the banks.			
14	**Work life balance-** It is the maintenance of balance between responsibilities at work and home.			
15	**Occupational Stress-** It refers to stress related to one's own job.			
16	**Distance from work place-** It refers to the distance between work place and Place of residence.			
17	**Religion-** It is the particular system of faith and worship respondent follows.			
18	**Recognition-** Is the act of appreciating an employee for his/her deeds.			
19	**Residential Status-** It refers to the location of place of residence i.e if it is located in urban, rural or semi urban.			
20	**Constitutionalism-** It is related to the organizational norms the freedom of individual employee in banks.			
21	**Job Safety-** It refers to health and safety practices involved in job operation.			

22	**Dwelling Status-** It means if the respondent is residing in rented or own house.			
23	**Grievance handling-** It refers to dealing with genuine or imaginary feeling of dissatisfaction or injustice which an employee experiences about his/her job and its nature.			
24	**Work load** – It means amount of work to be done by respondent with respect to job.			
25	**Social integration in the work force-** It refers to the relationship between and among the employees in banks.			
26	**Logistics-**The detailed organization and implement-tation of a complex operation.			
27	**Social relevance of work life-** It means the feeling which an employee needs to relate their work socially.			
28	**Transportation facilities-** It means if banks are providing any vehicle for their locomotion.			
29	**Opportunity for growth-** It is the support that banks give professionals for their career growth.			
30	**Human relations supervision** It refers to the interpersonal skills of one's superior.			

APPENDIX II

The variables with mean relevancy score:

Sl. No:	Independent variables	Mean Relevance score
1	Age	**3.70**
2	Sex	**3.72**
3	Educational qualification	**3.85**
4	Designation	3.18
5	Monthly Income	**3.94**
6	Number of dependents	**3.82**
7	Job content	2.86
8	Experience	**3.73**
9	Participative Management	3.24
10	Promotion tenure	3.37
11	Working hours	**3.82**
12	Alternative work Schedule	3.16
13	Security feeling	3.44
14	Work life balance	3.39
15	Occupational Stress	3.50
16	Distance from work place	**3.82**
17	Religion	3.35
18	Recognition	2.75
19	Residential Status	**3.85**
20	Constitutionalism	3.34
21	Job Safety	3.16
22	Dwelling Status	**3.57**
23	Grievance handling	3.28
24	Work load	**3.89**
25	Social integration in the work force	3.21

26	Logistics	3.37
27	Social relevance of work life	3.43
28	Transportation facilities	3.23
29	Opportunity for growth	3.29
30	Human relations supervision	3.32
	Mean- 3.452	

APPENDIX III

WORK LIFE QUALITY AND JOB SATISFACTION OF AGRICULTURAL PROFESSIONALS IN COMMERCIAL BANKS OF KERALA: A CRITICAL ANALYSIS

QUESTIONNAIRE

1. Name:

2. Name of the branch:

3. Designation:

4. Age   :

5. Qualification   :

6. Salary per month

Gross salary: _____   Net salary   : _____

7. Sex

☐ Female   ☐ Male

8. Experience in years

Urban: _____   Semi- Urban: _____   Rural: _____

9. Time taken for first promotion (in years): _____

10. Family background

☐ Urban   ☐ Rural

11. Marital Status

☐ Married   ☐ Unmarried

12. Details of family members: 132

Name	Age	Relationship to head	Education	Occupation	Salary

13. Religion

☐ Hindu   ☐ Christian   ☐ Muslim   ☐ Others

14. Distance in KM from place of work:

15. Residential status:

☐ Rural   ☐ Semi-Urban   ☐ Urban

16. Dwelling Status:

☐ Rented   ☐ Own   ☐ Quarters

17. Does your bank provide vehicle for your transportation?

☐ Yes   ☐ No

18. Approximate time you spend in bank (Hours): _____

19. Does working in bank give you a feeling of security?

☐ Yes   ☐ No

20. All the work is completed in working hours.

☐ Yes   ☐ No

21. Can you satisfy educational needs of your children?

☐ Yes   ☐ No

22. Work load assigned to you is heavy.

☐ Too much   ☐ Much   ☐ Not Much

23. The following are some of the statements which may have contributed to your feeling of job satisfaction and work life quality. Choose according to level of satisfaction.

Fair compensation and rewards:

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Salary provided by banks					
2.	Awards and prizes given in appreciation					
3.	Provident fund, gratuity and pension plan facilities					
4.	Leaves encashment benefit					
5.	Fringe benefits					

Work life balance:

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Quality time spent with family and friends					
2.	Working hours					
3.	Time for workout, exercises or any other physical activities					
4.	Distance between work place and home					
5.	Family support					

Safe and healthy working conditions:

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Drinking water provision					
2.	Ergonomic design of work space					
3.	Infrastructure provided by bank					
4.	Rest rooms and their maintenance					
5.	Latest technological aids and facilities provided by bank					

Career growth and development:

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Bank's support in career planning and growth					
2.	Opportunities to develop new skills and ability to work					
3.	Periodic and effective training					
4.	Encouragement in pursuing higher education					
5.	Promotion policies of bank					

Social integration: 135

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	Respect given in the workplace					
2.	Sense of achievement from work					
3.	Level of social status in family and community					
4.	Rapport with Farmers or customers					
5.	Friends out of business relationship					

Interpersonal relationships:

S.NO	Statement	Not satisfied	Least satisfied	Fairly satisfied	Almost satisfied	Most satisfied
1.	The relationship among co-workers					
2.	Social concern of banks about employees					
3.	Encouragement from superiors					
4.	Support by subordinates					
5.	Role in decision making					

24. Factors effecting job satisfaction are given below. Please mark Yes or No against each item and rank on scale of 1 to 5 (i.e. out of 5) if YES.

Pay:

S.no	Items	Yes	No	Rank
1.	Adequate for normal expenses			
2.	Highly paid			
3.	Less than I deserve			
4.	Income provides luxuries			
5.	Barely live on income			
6.	Satisfactory profit sharing			
7.	Insecure			
8.	Underpaid			

Promotions:

S.no	Items	Yes	No	Rank
1.	Good opportunity for advancement			
2.	Opportunity somewhat limited			
3.	Unfair promotion policy			
4.	Promotion on ability			
5.	Regular promotions			
6.	Infrequent promotions			
7.	Fairly good chance for promotion			
8.	Dead- end job			

Work:

S.no	Items	Yes	No	Rank
1.	Fascinating			
2.	Boring and routine			
3.	Respected			
4.	Tiresome			
5.	Frustrating			
6.	Pleasant			
7.	Challenging			
8.	Endless			

Supervision:

S.no	Items	Yes	No	Rank
1.	Asks my advise			
2.	Impolite			
3.	Annoying and suborn			
4.	Knows job well			
5.	Up-to date			
6.	Intelligent			
7.	Tactful			
8.	influential			

People:

S.no	Items	Yes	No	Rank
1.	Talk too much			
2.	Easy to make enemies			
3.	Active and ambitious			
4.	Slow and boring			

5.	Smart and intelligent			
6.	Hard to meet			
7.	Loyal			
8.	Unpleasant			

25.   Name different agricultural products and services that are very most prominent among farming community

26.   a. List various other problems/challenges faced by you and rank them based on its importance.

Sl. No.	Constraints/ challenges	5	4	3	2	1
1	Regulations, competition and mobilisation of deposits in the present economic scenario are the greatest challenges					
2	Adapting to the new environment in the banking system is challenging.					
3	Cannot deliver the level of service that consumers are demanding, especially in regards to technology.					
4	The increasing popularity of FinTech companies is disrupting the way traditional banking has been done					
5	Repayment issues in the bank has become a burden directly upon the officer's responsibility and accountability.					
6	Customers now have multiple channels for interacting with their banks. This causes more issues for officers on transactional faults.					
7	The head office sets targets for every branch, and the manager faces a challenge in consistently meeting or surpassing these targets.					
8	Supervising customer service is a very					

	demanding role.						
9	Manager has to make a difficult decision in letting staff go either because of non-performance or downsizing.						
10	The manager faces the problem of containing the situation and taking appropriate action on issues of theft, guilt or fraud in the bank.						
	Others, if any						

27. b. Please do suggest necessary solutions as perceived by you, if possible to overcome the problems/challenges faced by you.

28. Attitude of agricultural professionals towards their job

NS=Not satisfied   LS=Least satisfied   FS=Fairly satisfied

AS=Almost satisfied   MS=Most satisfied

S.NO	Statement	NS	LS	FS	AS	MS
1.	Salary provided by the bank					
2.	Working hours					
3.	Infrastructure provided by banks					
4.	Opportunities to improve new skill					
5.	Respect given in work place					
6.	Level of social status in community					
7.	Ergonomics design of work place					
8.	Income provides luxuries					
9.	Opportunities for advancements					
10.	Regular promotions					
11.	Superiors are cordial					
12.	Co-workers are cooperative					