APPENDIX 2: ADDITIONAL DATA

PROFILES OF SAMPLE DISTRICTS, RURAL BRANCHES AND BRANCH MANAGERS

Table 4: Profile of Sample Districts

	Betul	Datia	Indore
Area (Sq. Kms.)	10,043	2,038	3,898
Population density/ sq. kms. (1991 census)	118	194	471
Urban population (%) (1991 census)	18.6	22.4	69.4
Scheduled Caste (SC) population (%) (1991 census)	10.8	24.7	16.7
Scheduled Tribe (ST) population (%) (1991 census)	37.5	1.7	5.5
Human Development Index Rank (erstwhile MP with 45 districts)	41	27	1
Gender related development index (erstwhile MP with 45 districts)	17	35	7
Cropping intensity	119	106	142
Fertiliser consumption / hectare (Kg.)	20.2	32.5	68.8

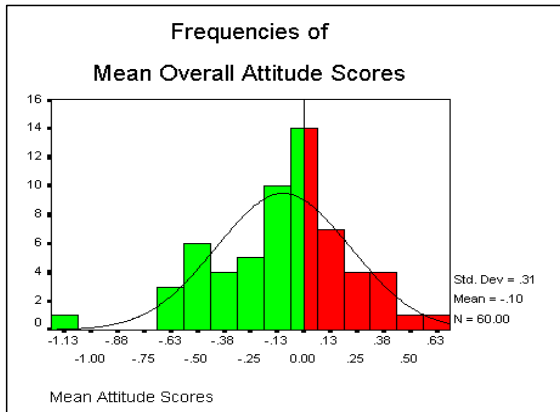*Source: The Madhya Pradesh Human Development Report 1998*

Table 5: Profiles of Sample Rural Branches

	Details	TOTAL (N=60)	COMMERCIAL BANKS (N=48)	RRBs (N=12)
Distance from district HQ		34 kms	34 Kms	35 kms
Average number of Staff	Scale I-III, + Clerks	3.35	4	2
	Subordinate Staff	1	1	1
Average number of vouchers		88	97	49

Table 6: Profiles of Sample Rural Bank Managers

Personal Profile	Details	ALL BANKS	COMMERCIAL BANKS (N=48)	RRBs (N=12)
Sex (Male)		100%	100%	100%
Average Age of BMs		44 yrs	45 yrs	40 yrs
Background (Rural/ Urban)	Rural	25%	27%	16%
	Semi-Urban	28%	23%	50%
	Urban	47%	50%	34%
Class Background	Poor	3%	2%	8%
	Lower Middle	18%	21%	8%
	Middle Middle	68%	69%	67%
	Upper Middle	10%	8%	17%
% BMs Scheduled Caste (SC)/ Scheduled Tribe (ST)/ Other Backward Classes (OBC)	General Category	77%	78%	75%
	SC	10%	8%	17%
	ST	8%	8%	8%
	OBC	5%	6.25%	NA
% BMs with 3+ children		42%	44%	32%
% BMs living in the Village		37%	42%	17%
Average Distance of Residence from Branch	for commuting BMs	25 kms	20 kms	36 kms
Work Details				
Type of Recruitment	Direct Recruits	NA	8%	NA
	Promotees	NA	92%	NA
Training Received	% received training	93%	92%	100%
	% received rural training	50%	38%	100%
	% 3 =+ training	40%	35%	50%
Average Number of Years in Bank Service		20 yrs	22 yrs	14 yrs
Average Number of Years in Rural Postings		6 yrs	5 yrs	10 yrs
Scale of BM	Scale I	48%	38%	NIL
	Scale II	48%	58%	92%
	Scale III	4%	4%	8%

FIGURE 1

Frequencies of
Mean Overall Attitude Scores

Std. Dev = .31
Mean = -.10
N = 60.00

Mean Attitude Scores

The overall (mean) attitude score for the managers is
0.10). Sixty percent of managers have negative attitu
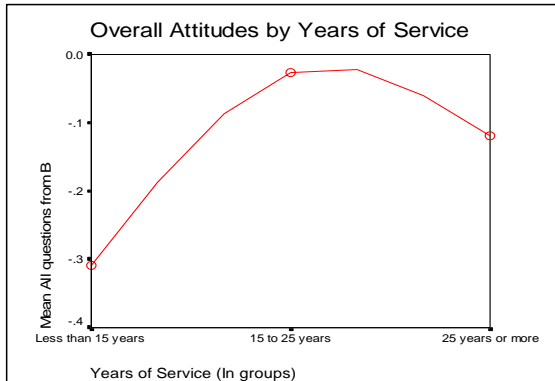scores, 37 percent express an overall positive score.

FIGURE 2

Overall Attitudes by
Rural/ Semi Urban/Urban Backgrounds

Mean All questions from B

Family -Urban, Semi Urban, Rural
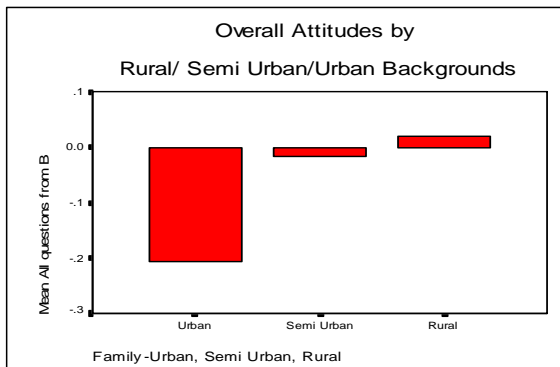
Managers with an urban background are more negati
(M= - 0.207) than both those with a semi-urban (M =
those with a rural (M= 0.021) background.

[*F* (2,57) = 3.59, *p* <0.05, MSE =0.041]

FIGURE 3

Overall Attitudes by District

Mean All questions from B

district
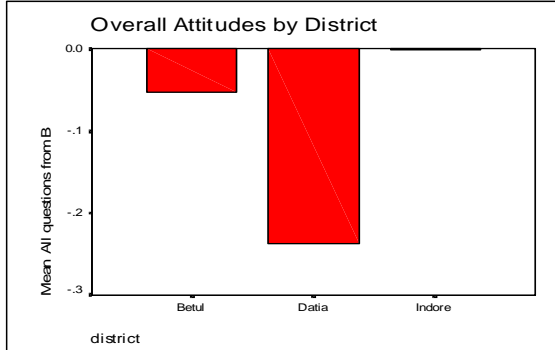
Overall attitudes of managers in Datia (M= - 0.237) ar
than those in Indore (M= - 0.01) and Betul (M= - 0.53)
difference between mean attitude of managers in Dat
those in Indore being significant.

[*F* (2,57) = 3.34, *p*< 0.05, MSE = 0.041]

FIGURE 4

Overall Attitudes by Years of Service

Mean All questions from B

Years of Service (In groups)

A curvilinear relationship appears to exist between ov
attitude and years of service, such that those with les
years service are more negative (M = - 0.309) than th
between 15 and 25 years service (M = -0.027), while
more than 25 years service (M = - 0.118) seem mode
negative; only the difference between the shortest an
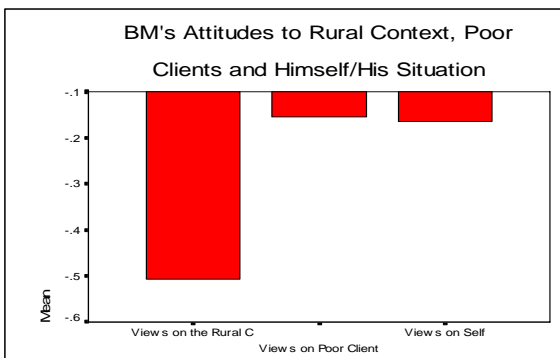middle-range years of service groups, is statistically s

[*F* (2,57) = 3.79, *p* < 0.05, MSE = 0.041]

FIGURE 5

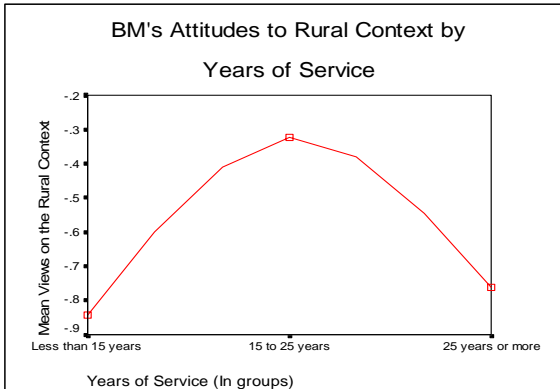### Overall Attitudes by
Number of Trainings Received

There is a positive correlation between the number of taken by managers and their overall attitude score.

[r (58) = 0.294, p < 0.05]

FIGURE 6

### BM's Attitudes to Rural Context, Poor
Clients and Himself/His Situation

Managers express more negative views towards the 'context' in comparison to views towards poor clients a towards themselves/their situation.

F (2, 58) = 13.25, p<0.01, MSE=0.079)

FIGURE 7

BM's Attitudes to Rural Context by
Years of Service

The relationship between attitude towards rural conte years of service is similar to that between overall attit the years of service variable: those with fewest [less t years service (M= -0.84)] have more negative attitud the rural context, than those with the middle-range ye service. The difference between those with between 1 years of service and those over 25 years is not statist significant. [15 and 25 years (M=-0.32), Over 25 year (M= -0.76)]

[F (2,57) = 7.90, p< 0.05, MSE = 0.065].

FIGURE 8

Views of Poor Clients by
Rural/ Semi Urban/Urban Backgrounds
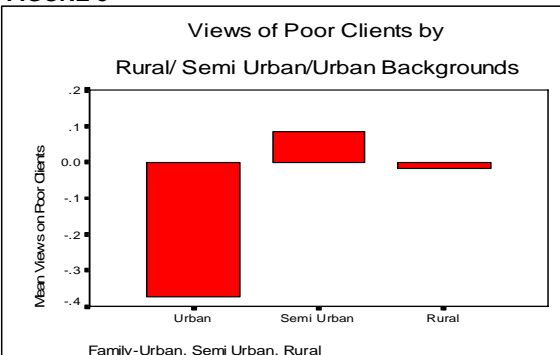
Views of poor clients are related to the background of managers – those with urban backgrounds (M= -0.37 significantly more negative in their views than those w urban backgrounds (M=-0.08); their views also appea negative than those of managers with rural backgroun (M=0.01), but this was not a significant effect.

[F (2,57) = 3.56, p< 0.05), MSE = 0.08]

FIGURE 9

Views of Themselves/ their Situation by District
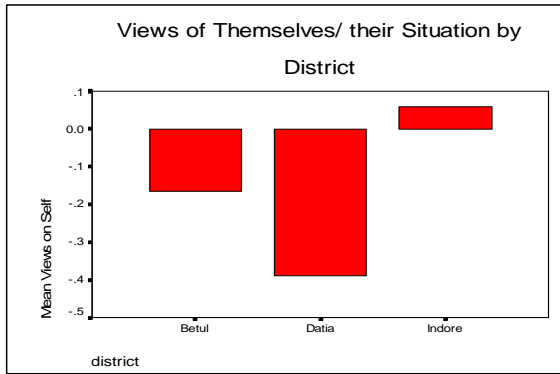
Views of managers towards themselves and their situ again reflected district differences – those in Datia (M were more negative than those in Indore (M=0.06). TI difference between the Betul (M=-0.165) managers a others was not statistically significant.
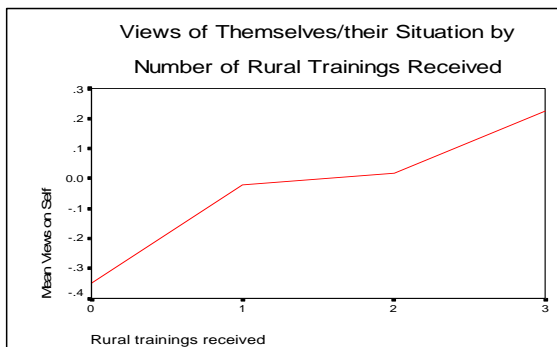
[F (2,57) = 3.32, p < 0.05, MSE = 0.076]

FIGURE 10

Views of Themselves/their Situation by Number of Trainings Received
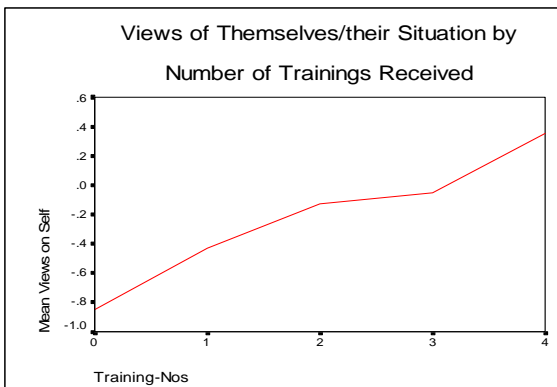
There is a positive correlation between the managers themselves/their situation and the total number of trai have received.

[r (58) = 0.413, p < 0.05]

FIGURE 11

Views of Themselves/their Situation by Number of Rural Trainings Received

There is a positive correlation between the managers themselves/their situation and the number of rural trai received.
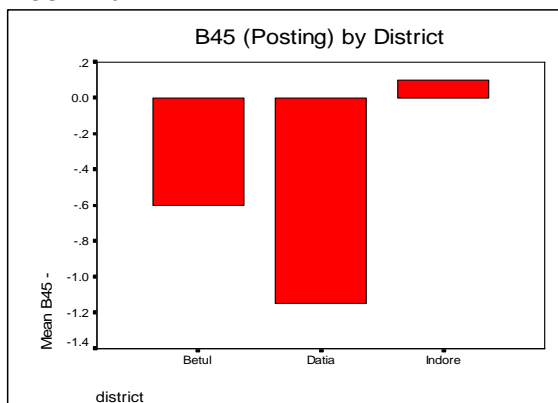
[r (58) = 0.313, p < 0.05]

FIGURE 12

Factor 1 by Direct Recruits or Promotees

The impact of job on self/ relations is related to wheth officer is a 'Direct Recruit' (M= -0.56) or a 'Promotee' Promotees are seen to be more negative than Direct

[F (1, 58) = 4.024, p <0.05, MSE = .0834]

FIGURE 13

B45 (Posting) by District
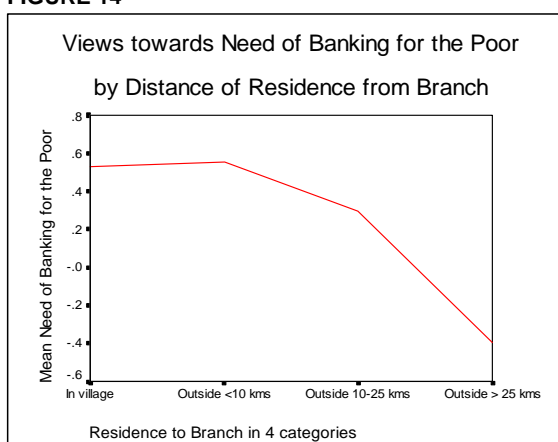
The variable 'If I could influence my superiors I would
be posted to an urban branch' is related to district. Branch
managers in Datia were significantly in greater agreement
this statement than those from Indore.

[F (2,57) = 6.868, p < 0.05, MSE =.151]

FIGURE 14

Views towards Need of Banking for the Poor
by Distance of Residence from Branch

There is a negative correlation between branch manager
views towards need of banking for the poor and the distance
their residence from the branch.

[r (58) = -.333, p <0.01]

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