

Bank officers need to make field trips to know farming

I REFER to the article "Meet the material guy", (*Sunday Star*, March 22). A passage in the article read: "When his loan for an agriculture venture was rejected by Agro Bank... I know the reason the bank rejected me was not because I was not qualified but because the officers there don't really know about agriculture."

Agro Bank was formed by the Government to manage the financial requirements to develop the agriculture sector as other financial

institutions may not understand the complexity of the sector.

If the officers managing Agro Bank do not understand the diversity of the agriculture sector, they are working for the wrong bank.

I would like to draw attention to the Malaysian dairy industry. Malaysia produces about 5% of the country's milk requirement.

The dairy industry not only contributes milk but also replacement heifers (which are currently imported from Australia, Thailand

and other countries) and beef.

Indirectly, the industry contributes significantly towards the country's food security.

The sorry state of the dairy farms in the country is due directly to financial institutions like Agro Bank.

We need bank officers who make field trips to know what the farmers are facing and understand what farming is all about.

They should be out there helping farmers before farmers ask, simply

because they are the link between the Government and the farmers. Sitting in air-conditioned offices and rejecting loan applications because they don't understand agriculture is sad.

I urge the authorities concerned to put this right to safeguard our food security.

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