

**APPROPRIATENESS OF MEDIA FOR
COMMUNICATING WITH GRAMEEN BANK
WOMEN BENEFICIARIES AS PERCIVE BY THEM**

BY

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CERTIFICATE

This is to certify that the thesis entitled “Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them” submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial of the requirements for the degree of MASTER OF SEIENCE in AGRICULTURAL EXTENSION AND INFORMATION SYSTEM, embodies the result of a piece of bona fide research work carried out by **Md. Ashraful Islam**, Registration No. 00978 under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

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Dedicated

To

**My Family
&
Friends**

APPROPRIATENESS OF MEDIA FOR COMMUNICATING WITH GRAMEEN BANK WOMEN BENEFICIARIES AS PERCEIVE BY THEM

By
MD. ASHRAFUL ISLAM
ABSTRACT

The study was conducted in the four villages namely Doluapara, Bolayapara, Mirgahr and Neemnogor of Hafizabad Union under Panchagarh Upazila. The independent variables were: age, education, family size, land size, social participation cosmopolite ness, annual income. While the dependent variable was appropriateness of media for communicating with Grameen bank women beneficiaries as perceive by them. The young aged rural women constitute the highest proportion (80.00 percent) followed by middle aged category (15.24 percent) and old aged category (4.76 percent). A large proportion (46.67%) had primary education and 29.53 percent had secondary level of education compared to 23.80 percent illiterate. The medium family constitute the highest proportion (60.00 percent) followed by small family category (34.29 percent) and the large family are the lowest proportion (5.71 percent). The rural farm women holding farm size below 1.0 hectare, i.e. medium land holder constitute the half (50-48 percent) of the respondents, compared to 44.76 percent small farmers and 4.76 percent large farmers. The low participation category constitute the highest proportion (64.76 percent) followed by medium participation (32.37 percent) and high participation category (2.87 percent). The rural women have low cosmopolite ness category constitute the highest proportion (72.38 percent) followed by medium cosmopolite ness (20.00 percent) and high cosmopolite ness category (7, 62 percent}. Education level, social participation showed significant positive relationship with appropriateness of media for communicating with Grameen bank women beneficiaries as perceive by them. Age, cosmopoliteness and annual income showed significant negative relationship with appropriateness of media for communicating with Grameen bank women beneficiaries as perceive by them. The rural women having very low annual income constitute the highest proportion (73.33 percent) followed by the rural farm women having high annual income (14,29 percent) and medium annual income (1238 percent) constitute the lowest proportion. The appropriate communicating media for rural women score ranged from 3-31 and the average being 13.17 with standard deviation 8.63. Among the respondents the highest 57.14 percent belongs to the group of less appropriate group followed by 29.53 percent in high appropriate group and 13.33 percent in low appropriate group.

Chapter 1

Introduction



INTRODUCTION

শেখেরবাংলা কৃষি বিশ্ববিদ্যালয় গম্বাণার
সংস্করণ নং 108
তারিখ M/S... তাং 4.7.12

1.1 General background

Bangladesh is predominantly a rural and agrarian country having population of 140.6 million. Women constitute roughly half of the population where male-female ratio is 105:100. Bangladesh is male dominated society, man is the head of the family and he has full freedom to do anything. Usually women have less independence. In this circumstances women obviously led a seclude life indoor. Without effective participation of women in development activities, it is impossible to develop overall development of the country. But they have little or access to people or positions of influences and they are often deserted when husband cannot find income in the villages and move away to pursue work (Lovell, 1991). The rural women cannot take decision independently. Moreover they did not know how to invest money and earn an income. This is the general condition of the rural women in Bangladesh. To develop the socio-economic condition of the rural women Grameen bank has been working & they created a methodology and an institution around the financial needs of the poor, and created access to credit on reasonable term enabling the poor to build on their existing skill to earn a better income in each cycle of loans. Grameen Bank has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB provides credit to the poorest of the poor in rural Bangladesh, without any collateral. Credit is a cost effective weapon to fight poverty and it serves as a catalyst in the over all development of socio-economic conditions of the poor who have been kept outside the banking orbit on the ground that they are poor and hence not bankable.

Micro credit program in Bangladesh is implemented by NGOs, Grameen Bank, different types of government-owned banks, private commercial banks, and specialized programs of some ministries of Bangladesh Government etc. Despite the fact that more than a thousand of institutions are operating micro credit program, but only 10 large Micro credit Institutions (MFIs) and Grameen Bank represent 87% of total savings of the sector (around BD taka 93 billion) and 81% of total outstanding loan of the sector (around BD taka 157.82 billion). Near about two hundred thousand people are employed in MFIs and Grameen Bank. Around 30 million poor people are directly benefited from micro credit programs. Through the financial services of micro credit, these poor people are engaging themselves in various income generating activities. At present, financial service of BD taka 160 billion (approx.) is being rendered among 30 million poor people which help them to be self-employed that accelerates overall economic development process of the country.

Communication system has a vital role to carry the messages of micro financing to the intended audience. It is expected that the loan and savings of micro financing program can be increased significantly by exposing information regarding this. A sound system of communication for the effective flow of information through media to the ultimate users has become a burning question of the day. Rogers (1962) after reviewing many studies on information by stages, made a generalization that impersonal communication media were most important at awareness stage and personal media at the evaluation stage in the adoption process. Considering the above facts, the researcher felt a thrust to conduct a study with the hope to identify the appropriate communication media used by the rural women in receiving Grameen Bank micro financing information

1.2 Statement of the Problem:

As a main stakeholder of Grameen bank micro finance the rural women usually use various media for obtaining necessary information. Various research studies reported that the use of communication media is varied on the basis of social, economic and psychological setting of the locality. For identifying the appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them, it is necessary to know the answers of the following questions. Moreover, the questions also guide the study towards an appropriate direction.

1. To what extent the communication media are appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them?
2. What characteristics of the women beneficiaries influence them communicating the GB as perceive by them?
3. To determine the relationship between dependent and independent variable of this study

The various characteristics and situational factors might have some kind of relationships with appropriateness of media that were taken into consideration during the study. On the basis of the above discussion, the researcher undertook the study, entitled "Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them".

1.3 Specific Objectives

The following specific objectives were formulated to give proper direction to the study.

1. To determine and describe the appropriateness of media the women beneficiaries in communicating the GB as perceive by them
2. To determine and describe some selected characteristics of women beneficiaries. The selected characteristics are:
 - ❖ Age
 - ❖ Education
 - ❖ Family size
 - ❖ Land size
 - ❖ Social Participation
 - ❖ Cosmopolite ness
 - ❖ Annual income
3. To explore relationship between selected characteristics of the women beneficiaries and appropriateness of media of communicating the GB as perceive by them.

1.4 Scope and Limitations of the Study:

The findings of the study will be particularly applicable to the Panchagarh district. However, the findings may also be applicable in other areas of Bangladesh where the physical, socio-economic and cultural conditions of the rural farm women do not differ much with those of the study area. Thus, the findings of the study may be profitably utilized by the management of Grameen bank, planners, policy makers, extension personnel and field workers for successful planning and execution of program. However, in order to conduct the research in a meaningful and manageable way it became necessary to impose certain limitations in regard to certain aspects of the study. Considering the time, money and necessary resources available to the researcher the following limitations have been observed through out the study.

1. The study was confined to 5 villages of Panchagarh district.
2. Population for the present study was kept confined within the rural farm women, because they were the main stakeholders of Grameen bank micro financing program.
3. The investigator depends on the data furnished by the selected rural farm women during their interview.

4. Communication media are used by the rural farm families for various sources. But only personal, group and mass communication were used in this study to investigate appropriateness of media for communicating with Grameen bank women beneficiaries as perceived by them.

1.5 Assumptions

For the study entitled, appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them. The following assumptions were made in connection with the study:

1. The respondents included in the sample were the actual representatives of the women beneficiaries in the study area in respect of the appropriateness of media for communicating with grameen bank as perceive by them
2. The information provided by the respondents was reliable.
3. The views and opinion furnished by the rural farm women included in the sample were considered the views of rural women of the study area.
4. The appropriateness of media for communicating with grameen bank women beneficiaries that included in the study were known to the respondents.
5. The findings of the study will have general application to other parts of the country with similar physical, socio-economic and cultural conditions of the study area.
6. The appropriateness of media for communicating Grameen bank women beneficiaries are linearly related with their selected characteristics.



1.6 Statement of Hypothesis:

Goode and Hatt (1952) defined hypothesis as "a proposition which can be put to a test to determine its validity. It may seem contrary to or in accord with common sense". For testing the hypothesis statistically, the following null hypotheses were formulated to test the relationship between the selected characteristics and appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them:

1. There is no relationship between age of the rural farm women and appropriateness of media.
2. There is no relationship between education of the rural farm women and appropriateness of media.
3. There is no relationship between family size of the rural farm women and appropriateness of media.
4. There is no relationship between land size of the rural farm women and appropriateness of media.
5. There is no relationship between social mobilization of the rural farm women and appropriateness of media.
6. There is no relationship between cosmopolite ness of the rural farm women and appropriateness of media.
7. There is no relationship between annual income of the rural farm women and appropriateness of media.

1.7 Definition of Terms

The terms which have been frequently used throughout the thesis are defined and interpreted below:

Age

Age of a respondent defined as the span of her life and is operationally measured by the number of years from her birth to the time of interviewing.

Education

Education referred to the development of desirable knowledge, skill, attitudes, etc. of an individual through the experiences of reading, writing, observation and related matters. In this study education was meant for women education.

Family size

It referred to actual number of permanent members in a subject's family who live in a fixed dwelling unit and eat from the same cooking arrangement.

Land size

Land size referred to the total area on which a farmer's family carries on farming operations, the area being estimated in terms of full benefit to the farmer's family.

Social Participation

Social Participation means what extent the respondents involved in different social activities like as Union parishad, NGOs activities, School committee, Madrasha Committee, Bazar committee etc.

Cosmopolite ness:

Cosmopolite ness is the degree to which an individuals orientation in external to her own social system (Rogers, 1995).

Annual income

Annual income of a respondent referred to the total earning in thousand taka by her and other members of her family from various agricultural (crop, livestock, vegetables, fruits and timbers, fish and other) and non-agricultural (service, business, other) sources in a year. Not only savings but also annual income of the respondent included the cost of maintaining family.

Communication

Van den Ban and Hawkins (1988) defined communication as the process of sending and receiving message through channels which establishes common meaning between a source and a receiver.

Group media

The extension agent communicates with the people in groups and not as individual persons. Example: group meeting.

Individual media

The extension agent communicates with the people individually, maintaining separate identity of each person. Example: farm and home visit.

Interpersonal channels

Interpersonal channels are those that include peer farmers/neighbors, extension agents, commercial agents, group meeting etc. through which messages are exchanged in a face-to-face situation between communicator and receiver.

Rural Women

It refers to the women living in villages and is engaged in performing farm activities directly or indirectly.

Micro Finance

Much of the current interest in microfinance stems from the Microfinance Summit (2-4 February 1997), and the activities that went into organizing the event. The definition of microfinance that was adopted there was: Microfinance program extend small loans to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families. Definitions differ, of course, from country to country. Some of the defining criteria used include size loans are micro, or very small in size target users - micro entrepreneurs and low-income households utilization the use of funds for income generation, and enterprise development, but also for community use (health/education) etc. terms and conditions - most terms and conditions for microfinance are flexible and easy to understand, and suited to the local conditions of the community.

Chapter 2
Review of Literature

CHAPTER -2

REVIEW OF LITERATURE

The reviews are conveniently presented based on the major objectives of the study. This Chapter divided into three sections. First section deals with the findings on the use of communication media regarding appropriate information and the second section is devoted to a discussion on the findings of studies exploring relationships between the selected characteristics of the respondents and Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them and third section deals with conceptual framework of the study.

2.1 Concept of Communication Media for Receiving Information

Field studies conducted by Wilson and Gallup (1955) on Extension Teaching Methods indicated wide differences in the influence of the various extension teaching methods upon the adoption of farm and home practices. The study showed that 81 practices out of 100 were adopted as the result of the various teaching methods, 25 were credited to individual contacts, 33 to group contacts, and 23 to mass media methods. The indirect influence resulting from the direct teaching effort accounted for 19 percent of the new practices.

Copp and others (1958) in a combined study on the function of communication media in farm practice adoption process found the following of commonly used communication media as the farmers moved from one stage to another in the adoption process. In the awareness stage, magazines and printed extension materials were the commonly used media by the farmers. In the interest stage, printed and oral extension were the most cited media of farm information.

In the acceptance stage, personal influence in face- to - face situations was the most commonly cited media. Therefore, oral extension and peer group influence were the most effective media at this stage.

Karim (1969) found that respondents mentioned more than one communication media for learning about improved rice farming. He found that 97 percent of the entire study group mentioned friends and neighbors as communication media, while 26 percent named result demonstration, field tour, method demonstration, meeting, and short course training as the sources of farm information. About one-fourth (23 percent) of the farmers cited farm visit and office call as sources of farm information and about one-fifth (19 percent) mentioned radio, motion picture, poster, agricultural magazine, newspaper and pamphlets as information source for improved rice farming.

The situation was totally reversed at the information stage. Informal personal media were most frequently cited followed by formal personal media. Impersonal media received minimum citations. At the trial stage, however, formal personal media became the most frequently cited sources followed by informal media. There was no citation for impersonal media at this stage. Interestingly, some of the respondents consistently reported the use of same media from awareness to trial stages.

Impersonal media played a significant role in making people aware. Personal media remained a major media of communication for almost all the people at each stage of the adoption process.

2.2 Review of Studies on the Selected Characteristics of Farmers and Use of Communication Media

2.2.1 Age and communication media

Sawhney (1969) observed that the farmers of different age groups differed in their use of information media. He observed that with the increase of age there was increasing use of local media and diminishing use of personal cosmopolite and mass media.

Karim (1969) reported that though three age levels had certain degree of influence upon the rice growers in using the communication media the relationship was found to be statistically insignificant.

Huque (1972) found no relationship between age of IRRI rice growers and use of communication media. Accordingly, the investigator concluded that age had no significant influence on the use of communication media.

Rahman (1974) observed no relationship between age of registered jute seed growers and use of communication media.

Ahmed (1977) in his study found that age of the farmers had no significant influenced on the use of communication media in the adoption of improved farm practices.

Roy (1981) reported that the age of the small income farmers had no significant effect in using communication media on use of balance dose of fertilizers.

Bhuiyan (1988) found in his study that age of the farmers had significant negative correlation with the use of communication media in the adoption of selected improved farm practices in rice cultivation.

Sarker (1995) observed a negatively insignificant relationship between age of the small farmers and their use of communication media in receiving agricultural information.

Most of the research findings on age and adoption of improved farming practices showed that either the variables are of independent or they have negative relationships. This means that age of the farmers do not possess any significant influence upon their use of communication media in receiving agricultural information as well as the farming practices.

2.2.2 Education and communication media

Rahman (1974) found that the level of education of the respondents had significant influence on the use of communication media.

Ahmed (1977) found that education had no effect on the use of communication media in the adoption of recommended variety of jute, recommended dose of fertilizer but showed an effect of education on the use of communication media and the relationship was positive.

Roy (1981) in his study found that education contributed positive relationship in receiving information on the use of balanced fertilizer dose by the small farmers.

Hossain (1981) in his study found that there was no relationship of education of the farmers with their adoption of improved practices.

Halim (1982) in his study on schooling, extension and agricultural production found that increase of educational level of the farm operators resulted increased per acre production of rice, jute and net farm income of the farm, but this positive trend between level of education and increased production tended to fall in those farms where the operator received more the secondary level of education. He found significant regression between levels of formal schooling of the farm operator and per acre production of jute and rice which also resulted significant increase in net farm income.

Bhuiyan (1988) showed that education had positive and significant contribution on the comprehensive use of communication media.

Sarker (1995) found a highly positive significant relationship between education of the small farmers and their use of communication media.

The above research findings suggested that in most of the cases level of literacy of the farmers encourages them to maintain better contact with various communication media resulting receiving of adequate information.

2.2.3 Family size and communication media

The family is the basic social institution with socially recognized rights and obligations. Research study relating to the effect of family size in receiving agricultural information is presented below:

Bose (1961) in his study on peasant values and innovations in India did not find any relationship between family size and adoption of improved agricultural practices.

Wilson(1963)than those with larger families. Further, he added that those who read and listened to the radio had smaller families and were older than the non readers and non listeners.

Hossain's (1971) study in Gouripur union of Mymensingh district revealed a significant positive relationship between family size and adoption of each of the four

recommended practices, namely, recommended variety of transplanted aman paddy, line transplanting methods, recommended doses of fertilizers and plant protection measures.

Ahmed's (1977) study showed that family size had significant influence on the use of communication media in the adoption of plant protection measures.

Sarker (1995) reported a negatively insignificant relationship between family size of the small farmers and their communication media use.

Findings of the studies presented above indicate that members of smaller families are likely to have more exposure to mass media and less pressure of work. As a result families may collect more information than larger families.

2.2.4 Land size and communication media.

Karim (1965) concluded in his study that the influence of farm size on the use of information media by the cotton growers was found to be statistically significant.

Sawhney (1969) showed that with increasing farm size there was increasing use of cosmopolite source and diminishing use of personal local media.

Karim (1969) divided the rice growers into three categories according to the size of holding namely small, medium and large. He then compared the three groups in respect of their use of the different information media such as individual contact method, group contact methods, mass contact methods and indirect contact methods. It was found that the use of all the four types of information media was increased as the size of holding increased.

Hossain's (1971) study in Gouripur union of Mymensingh district revealed a significant positive relationship between farm size and adoption of each of the

four recommended practices, namely, recommended variety of transplanted paddy, line transplanting methods, recommended doses of fertilizers and plant protection measures.

Rahman (1974) found that there was a positive relationship between farm size and use of communication media.

Ahmed's (1977) study showed that farm size had significant influence on the use of communication media in the adoption of plant protection measures.

Bhuiyan (1988) found in his study that farm size had significant positive correlation with the use of communication media in the adoption of selected improved farm practices in rice cultivation.

Sarkefs (1995) study showed that farm size of the small farmers possesses a significant amount of influence upon their decision on using communication media of information.

Majority of the researchers opined that the farm size has relationship with the use of various communication media adoption of improved farming practices.

2.2.5 Social Participation and communication media:

Rahim (1963) showed a significant and positive relationship between contact scores and membership in organizations participation.

Sawhney (1969) found that the farmers who were more actively participating in formal organizations used for more cosmopolite media and less local media than those who were participating less actively or not at all.

Beal and Sibley (1967) concluded that there was a positive relationship between organizational participation by the farmers and their use of agricultural technology.

Haque (1972) found a high positive relationship between socioeconomic status of the farmers and use of communication media. The socio-economic status scale consisted of farm size, annual income, educational level and social participation of the farmers in addition to other items included in the scale.

Roy (1981) in his study indicated that organizational participation of small in come farmers had significant positive effect on their communication behavior receiving information on the use of balanced doses of fertilizer.

Bhuiyan (1988) observed that the regression coefficient of organizational participation towards use of communication media was statistically not significant and was concluded that organizational participation was not related to comprehensive use of communication media by the farmers.

Sarker (1995) in his study revealed that the use of communication media by the small farmers had significant positive correlation with their organizational participation.

On the basis of research findings mentioned above it may be concluded that the organizational participation enable the farmers in maintaining better exposure

with various communication media and different personalities resulting adoption of improved farming practices.

2.2.6 Cosmopolite ness and communication media

Kadam and Sabale (1983) observed in a study that cosmopolite ness of the farmers had significant positive relationship with the extent of communication media.

Bhuiyan (1988) in a study observed that the relationship between cosmopolite ness and the use of communication media was not significant.

Nuruzzaman (2003) in his study found that cosmopolite ness of the farmers had positive and highly significant relationship with their use of mass media in receiving agricultural information.

Annisuzzaman (2003) concluded that the cosmopolite ness of the respondents had significant positive relationship with their use of communication media.

2.2.7 Annual income and communication media

Sawhney (1969) showed that income was positively related to use of different communication media.

Rahman (1974) showed that annual income of the farmers and their use of communication media are significantly related.

Latif (1974) observed a significant positive relationship between income of the farmers and their communication exposure.

Ahmed (1977) found that income of the farmers had significant effect on the use of communication media in the adoption of plant protection measures.

Roy (1981) showed that farmers annual gross income to certain extent increase the receiving of information through different communication media for the use of balanced fertilizer dose. He also found that the more the income of farmers, the greater was their tendency to use all possible communication media for getting modern farm technology like use of balanced fertilizer dose.

2.3 Conceptual framework of the study

The conceptual framework of Rosenberg and Hoveland (1960) was kept in mind while forming the structural arrangement for the dependent and independent variables. In recent few years, micro financing program has become much favored intervention poverty elevation in the rural areas. The researcher selected ten characteristics of the rural farm women as the independent variables. The characteristics included age, education, family size, land size, social mobilization, cosmopolite ness annual income.

Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them was the dependent variable of this study. A variety of factors in communicating to rural farm women in micro finance program and it is very difficult to deal with all the factory in a single study. Thus a conceptual framework is development for clear and better understanding of the study (Figer 2.1).

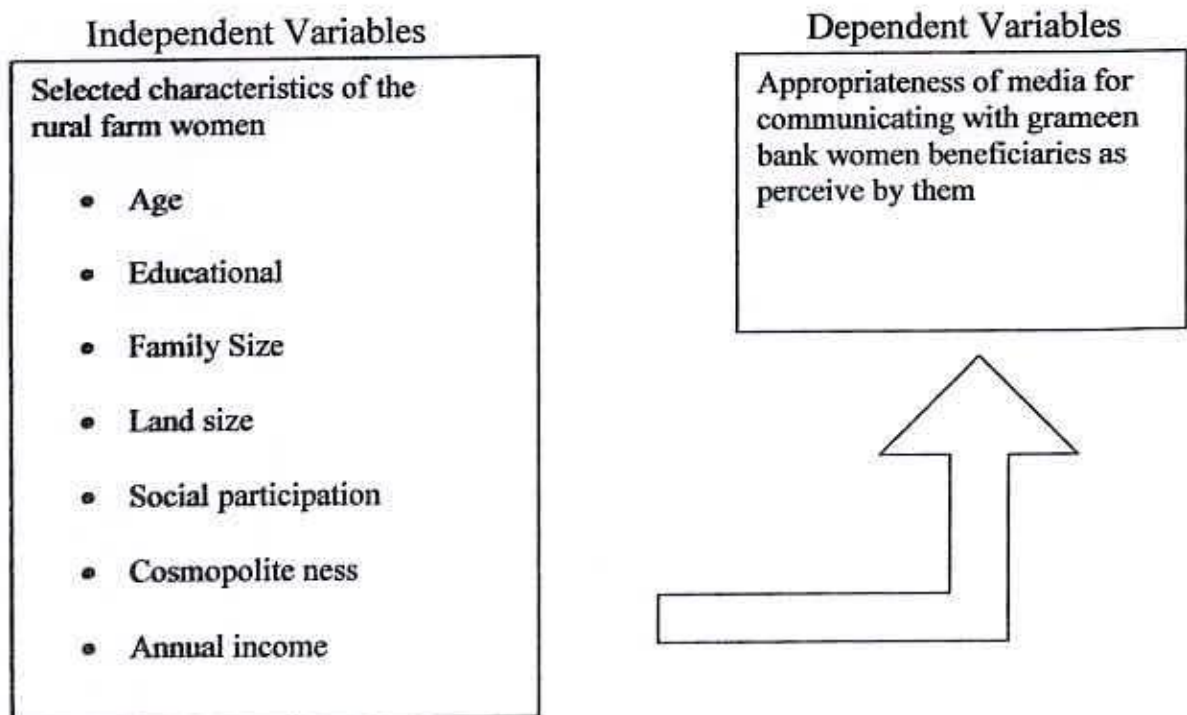


Figure 2.1 The conceptual framework of the study.

Chapter 3

Methodology



METHODOLOGY

To perform a research work systematically, careful consideration is a must. Methodology plays an important role for systemically data collection, analysis and suitable direction of analysis in a systematic manner. It also enables the researcher to collect valid and reliable information to arrive at correct decisions. The methods and procedures followed in conducting this study entitled "Appropriate communication media for communicating to rural farm women in micro financing program of Grameen bank" have been described in this chapter.

3.1 Locale and Population

Four villages namely Doluapara, Bolayapara, Mirgahr and Necmnogor of Hafizabad union under Panchagarh Upazilla were selected purposefully as the locale of the study. Theses four villages are about 08 km far from upazilla head quarter with I developed communication facilities and educational opportunities. Several NGOs like as BRAC, ASA, Grameen Bank have been working on micro financing program in socio-economic development in these villages. Maps of Panchagarh upazila showing the study area are presented in Figures 3.1.

3.2 Population of the study

All of the members of Grameen bank of those four selected villages were the population of the study. Total number of rural farm women that were the members of Grameen bank micro finance program was 1034 which consisted the population of the study. An up to date list of rural farm women that were the members of Grameen bank micro finance program was collected with the help of concerned personnel of Grameen bank.

3.3 Sample of the study

The number of rural farm women that were the members of Grameen bank micro finance program of Doluapara, Bolayapara, Mirgahr and Neemnogor of Hafizabad union were 326, 117, 275 and 316, respectively. To prepare a representative sample, 10% of the population was selected randomly from each of the selected four villages. Thus, the sample size so drawn stood at 105. In addition to this, 15 of the sample were selected randomly and proportionately from the population of each of the selected four villages which constitute the reserve list. In case of any respondent included in the original sample was not available or found unsuitable at the time of data collection, he was replaced from this reserve list of 15 rural farm women. The distribution of the population, sample and reserve list is shown in Table 3.1.

Table 3.1 Distribution of population and sample and reserve list

Name of the villages	Total number of rural women	Sample size	Women included in reserve list
Doluapara	326	33	4
Bolayapara	117	12	3
Mirgahr	275	28	4
Neemnogor	316	32	4
Total	1034	105	15

3.4 Variables of the study and their selection

An independent variable is that factor which is manipulated by the researcher in his attempt to ascertain its relationship to an observed phenomenon. A dependent variable is that factor which appears, disappears or varies as the research introduces, removes or varies the independent variables (Townsend, 1953). The dependent variable is often called criterion or predicted variables, whereas independent variables is called the treatment, experimental or antecedent variable (Dalen, 1977).

For selection of dependent or independent variable, the researcher went through the past related literature and discussed with experienced researchers, teachers, local leaders and experts, in relevant fields of agricultural extension. Before setting the variables of the study, the researcher himself visited the study area and talked to the rural farm women. After discussions with the supervisor and co-supervisor and considering time, money and other sources available for the study, one dependent and eight characteristics of the rural farm women as independent variables were selected for the study. The dependent variable was: Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them and the independent variables were: i. age, ii. Education, iii. Family size, iv. Land size v) Social participation vi) Cosmo politeness vii) Annual income

3.4.1 Measurement of independent variables

Eight selected characteristics of the respondent women constituted the independent variables of this study. The procedure of measurement of the selected variables is presented below:

3.4.1.1 Age

The age of a respondent was measured in terms of actual years from her birth to the time of interview on the basis of her statement. A score of one (1) was assigned for each year of her age.

3.4.1.2 Education level

The level of education of rural farm women was measured by the years of schooling completed as indicated by her in response to item 2 of the interview

schedule (Appendix A). A score of one (1) was assigned for her every year of schooling completed. If a respondent did not know how to read and write, her education score was taken as zero (0) but if she could sign her name only, she got a score of 0.5.

3.4.1.3 Family size

The family size of a respondent was measured in terms of actual number of members in her family including herself, her husband, children, brothers, sisters, parents and other person who jointly live and ate together during interviewing.

3.4.1.4 Land size

The land size of the respondents was computed in hectares using the following formula:

$$FS = A_1 + A_2 + 0.5(A_3 + A_4) + A_5 + A_6$$

Where

F_s	=	Farm size
A₁	=	Homestead area
A₂	=	Own land under own cultivation
A₃	=	Land given to others on barga
A₄	=	Land taken from others on barga
A₅	=	Land taken from others on lease
A₆	=	Own pond

3.4.1.5 Social participation

Social participation of a respondent was measured on the basis of the nature and extent of involvement of rural farm women in different committee and

also organizations. Social participation score was computed by using the following formula:

Organizational participation = I, AxD Where,

A = Nature of organization

D= Extent of participation

Following scores were assigned for nature of participation:

Extent of participation	Scores assigned
No participation	0
Participation as ordinary member	1
Participation as executive committee member	2
Participation as executive officer	3

The social participation seems ranged from 0-21.

3.6.6 Cosmopolite ness

Cosmopolite ness score was computed for each respondent to determine her degree of cosmopolite ness on the basis of her visits to six different types of places external to her own social system. The scale used for computing the cosmopolite ness scores is presented below:

Extent of visit	Scores
Not at all	0
Rarely	1
Occasionally	2
Frequently	3
Regularly	4

Scores obtained for visits to each of the above six categories of places were added together to get the cosmopolite ness score of a respondent. Cosmopolite

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ness score of an individual could range from 0 to 24 where 0 indicated no cosmopolite ness and 24 indicated very high cosmopolite ness.

3.4.1.7 Annual income

Annual income of a respondent was measured by computing an "Annual income score" on the basis of total yearly earnings in taka from agriculture and other sources by herself and other members of her family as provided in response to item 18 of the interview schedule (Appendix A). He was asked to indicate the total earnings of her family from crop production, vegetable production, fruit production, livestock rearing, poultry rising, fish culture, nursery, seed production, sericulture, business, service, day labor, handicrafts, village mobile phone, grocery and other sources. The earnings from these sources were added together for computation of annual family income score. A score of (1) was assigned for each one thousand taka.

3.4.2 Measurement of dependent variable

The present study includes only one dependent variable Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them. It was measured by computing personal, group and mass media score. Nineteen individual information sources ware identified on the basis of field survey and consultation with the rural women of the study area. These 19 information sources were selected to measure the extent of appropriate information sources by the rural farm women. The respondents were asked to indicate their extent of communicating to each of the 19 information sources along a four-point rating scale: " Highly appropriate, Appropriate, medium appropriate, not appropriate scores were assigned to these responses in the order of 3,2,1 and 0 respectively.

Employing the rating scale, score on the “ appropriate communication media” for an individual respondent was calculated by summing up the scores for all the 19 enlisted information sources as appears in interview schedule. The communication media” score for an individual respondent could range from 0 to 57 where 0 indicates no appropriate communication media and 57 indicated very effective communicating media.

3.5 Statement of Hypothesis

The following hypothesis was formulated to explore the relationships between the development and independent variables. The research hypothesis for this study was : “ There is relationship between each of age, education, family size, land size, social participation, cosmopolite ness. annual income and Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them. For testing this hypothesis statistically, they were transformed into null form as follows:

“There is no relationship between each of age, education, family size, land size, social participation, cosmopolite ness, annual income and Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them.

3.6 Research Instrument for Data Collection

In order to collect valid and reliable information from the rural farm women, an interview schedule was prepared carefully keeping the objectives of the study in mind. The questions and statements content in the schedule were simple, direct and easily understandable by the women without giving rise to any doubt and misunderstanding in their mind. The schedule was prepared in Bengali for clear understanding of the respondents.

The interview schedule was pre-tested with fifteen women in actual field situation before finalizing the same for collection of final data. Some minor

corrections, additions, alterations, rearrangements and adjustments were made in the schedule based on pre-test experiences. The schedule was then cyclostyle in its final form for the collection of data. An English version of the interview schedules are enclosed at Appendix-A.

3.7 Collection of Data

Data were collected by the researcher himself through interview of sampled rural farm women. The researcher sought help from two local leaders and Grameen bank field officer to familiarize him with the study area for getting local support and establishing rapport during interview of rural farm women. Before going to the respondents for interview, they were informed verbally to ensure their availability at the proper places as per scheduled date and time. If any respondent failed to understand any question, the researcher took top care to explain the issue. When originally listed respondents were repeatedly unavailable for data collection, the reserve-listed respondents were interviewed. Excellent cooperation and co-ordination were obtained from all respondents who were concerned in the field during data collection. Data for this study were collected through personal interview by the researcher himself during January 08 to February 15,2008.

3.8 Compilation of Data

After completion of field survey, all the responses in the interview schedules were given numerical coded values. Local units were converted into standard units. The responses to the questions in the interview schedules were transferred to a master sheet to facilitate tabulation.

3.9 Statistical Analysis

Data collected for this study were complied, categorized, tabulated and analyzed in accordance with the objectives of the study. Statistical

measures such as number and percentage distribution, range, mean, and standard deviation were used in describing the appropriate communicating media and the selected characteristics of the respondents. For clarity of understanding, tables were also used in presenting the data. For exploring the relationships between selected characteristics of the women with their extent appropriateness of media, Pearson's product-moment correlation was used. Five-percent (0.05) level of probability was used as the basis for rejecting any null hypothesis.



Chapter 4

Results and Discussion

Chapter IV

RESULTS AND DISCUSSION

This chapter deals with the findings of the study that was collected in accordance with the objectives and possible interpretation. The chapter contains in three (3) sections.

- a. The first section deals with the characteristics of the respondent rural farm women beneficiaries.
- b. The second section deals with the Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them.
- c. The third section deals with the relationship between characteristics of rural women and Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them.

4.1 Characteristics of the respondent rural women

Rural women possess various interrelated characteristics that effect on appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them. However, the eight characteristics of the respondent such as age, education, family size, land size, social participation, cosmopolite ness, annual income, that greatly influence on Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them have been presented below-

4.1.1 Age

The age of the rural women ranged from 22 to 50 with a mean and standard deviation of 32.90 and 6.445, respectively. Considering the observed age of the respondents they were classified into three categories namely 'young', 'middle' and 'old'. Number and percentage distribution of the respondents are presented in Table 4.1 according to their age category.

Table 4.1 Distribution of the rural women according to their age

Categories (aged in years)	Respondents'		Mean	Standard deviation
	Number	Percent		
Young (upto 35)	84	80.00	32.90	6.445
Middle (36-45)	16	15.24		
Old aged (above 45)	5	4.76		
Total	105	100		

Table 4.1 indicates that the young aged rural women constitute the highest proportion (80.00 percent) followed by middle aged category (15.24 percent) and old aged category (4.76 percent). Data also indicates that the young and middle aged rural women constitute about 95.24 percent of the respondents.

An overwhelming majority of rural women being young and middle aged they can keep the society living involving in family, social and other welfare activities. The young and middle aged rural women are perceived as the most potential and productive group from the view point of development. Therefore, they are easily involved in micro finance program of Grameen bank and they are capable to easily change their livelihood condition.

4.1.2 Education

The educational scores of the rural women ranged from 0 to 10 with a mean and standard deviation of 4.46 and 3.207, respectively. Based on their educational scores, the rural women were classified into four categories such as 'illiterate' (0), 'primary education' (1 to 5), 'secondary education' (6 to 10). The distribution of the rural women according to their level of education has been presented in Table 4.2.

Table 4.2 Distribution of the rural women according to their education

Categories (year of schooling)	Respondents'		Mean	Standard deviation
	Number	Percent		
Illiterate (0)	25	23.80	4.46	3.207
Primary education (1-5)	49	46.67		
Secondary education (6-10)	31	29.53		
Total	105	100		

Data in the Table 4.2 show that a large proportion (46.67%) had primary education and 29.53 percent had secondary level of education compared to 23.80 percent illiterate. However, overall educational level in the area was very much encouraging. Education broadens the horizon of outlook of rural women and expands their capability to analyze any situation related to economic empowerment. Education changes human behavior, it helps an individual to become rational, conscious and to get useful information to solve their day to day working problems. It also motivated them for earning from different income generating activities with receiving help from other sources.

4.1.3 Family Size

Family size of the respondents' rural farm women ranged from 3 to 8 with the mean and standard deviation of 5.23 and 1.28 respectively. According to family size, the respondent rural farm women were classified into three categories viz. 'small family', 'medium family' and 'large family'. The distribution of the rural farm women according to family size has been presented in Table 4.3.

Table 4.3 Distribution of the rural women according to their family member

Categories (No. of members)	Respondents'		Mean	Standard deviation
	Number	Percent		
Small family (upto 4)	36	34.29	5.23	1.28
Medium family (5-7)	63	60.00		
Large family (above 7)	6	5.71		
Total	105	100		

Data in Table 4.3 indicates that the medium family constitute the highest proportion (60.00 percent) followed by small family category (34.29 percent) and are the large family had the lowest proportion (5.71 percent). Such finding is quite normal as per the situation of Bangladesh. Table 4.3 also showed that average family size of the respondent rural farm women was lower than that of national average of 5.4 (BBS, 2005).



4.1.4 Land size

The land size of the respondent rural women ranged from 0.046 hectare to 6.08 hectare with the mean and standard deviation of 1.22 and 1.04, respectively. Based on their land size, the respondents were classified into three categories followed by DAE (1999) as small farmers (upto 1.0 ha.), medium farmers (1.01 to 3.0 ha) and large farmers (above 3.0 ha). The distribution of the rural farm women according to their farm size has been presented in Table 4.4.

Table 4.4 Distribution of the rural women according to their land size

Category (ha.)	Respondents'		Mean	Standard deviation
	Number	Percent		
Small (upto 1.0)	47	44.76	1.22	1.04
Medium (1.01 to 3.0)	53	50.48		
Large (above 3.0)	5	4.76		
Total	105	100		

Table 4.4 indicates that the rural farm women holding farm size upto 1.0 hectare, i.e. medium land holder constitute the half (50.48 percent) of the respondents, compared to 44.76 percent small farmers and 4.76 percent large farmers. The average farm size of the farmers of the study area (1.22 hectares) was higher than that of national average of Bangladesh (0.81 hectares), (BBS, 2005). Usually the women of Panchagarh have enough land for performing their agricultural activities and they need credit for this save.

4.1.5 Social Participation

Social participation of the respondents ranged from 3 to 20 with a mean and standard deviation of 5.52 and 3.22, respectively. According to social mobilization the respondents were classified into three categories viz. 'Low participation', 'medium participation' and 'high participation on the basis of their observed scores.

The distribution of the rural farm women according to social participation categories has been presented in Table 4.5.

Table 4.5 Distribution of the rural women according to their social participation

Categories	Respondents'		Mean	Standard Deviation
	Frequency	Percent		
Low Participation (1-5)	68	64.76	5.52	3.22
Medium Participation (6-10)	34	32.37		
High Participation (Ab. 10)	3	2.87		
Total	105	100.00		

Data in Table 4.5 indicates that the low participation category constitute the highest proportion (64.76 percent) followed by medium participation (32.37 percent) and high participation category (2.87 percent). Table 4.5 showed that the maximum percentage of respondents is the category of the group of low to medium mobilization. More participation in organizational activities could create coordination capability and capacity to collecting appropriate communicating media. The women with more social participation scores are expected to use more sources of information on Grameen bank micro finance program. As because the rural women are muslims they follow islam religion and islam religion prevents the social participation from able scenario in changing the medium participation is change it.

4.1.6 Cosmopolite ness

The cosmopolite ness of the respondent's rural farm women ranged from 2 to 24 with a mean and standard deviation of 5.08 and 3.67, respectively. Based on their cosmopolite ness score, the respondents were classified into three categories. These categories were low, medium and high. The distribution of the cosmopolite ness has been presented in Table 4.6.

Table 4.6 Distribution of the rural women according-to their cosmopolite ness

Categories	Respondents'		Mean	Standard deviation
	Frequency	Percent		
Low cosmopolite ness (upto 5)	76	72.38	5.08	3.67
Medium cosmopolite ness (6-10)	21	20.00		
High cosmopolite ness (Above 10)	8	7.62		
Total	105	100.0		

Table 4.6 indicates that the rural women have low cosmopolite ness category constitute the highest proportion (72.38 percent) followed by medium cosmopolite ness (20.00 percent) and high cosmopolite ness category (7.62 percent). Table 4.6 showed that the maximum percentage is the category of the group of low to medium cosmopolite ness group.

4.1.7 Annual Income

Annual income of the respondent women ranged from 26 to 260 thousand taka with the mean and standard deviation of 88.99 and 56.21 respectively. On the basis of their annual family income, the women were classified into three categories as low, medium and high annual income. The distribution of the women according to the annual family income has been presented in Table 4.7.

Table 4.7 Distribution of the rural women according to their annual income

Categories ('000 Taka)	Respondents'		Mean	Standard Deviation
	Frequency	Percent		
Low income (upto 1 00)	77	73.33	88.99	56.21
Medium Income (101-200)	13	12.38		
High Income (above 200)	15	14.29		
Total	105	100.00		

Data in Table 4.7 revealed that the rural women having very low annual income constitute the highest proportion (73.33 percent) followed by the rural farm women having high annual income (14.29 percent) and medium annual income (12.38 percent) constitute the lowest proportion. Income of an individual allows her to invest more in investment as well as taking risks involved in income generating activities.

4.2 Dependent Variable

Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them was measured on the basis of 03 information dimensions. Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them score of a respondent was determined

by adding scores obtained by an individual against all the 19 -information sources. Thus Appropriateness of media for communicating with grameen bank women beneficiaries as perceive by them range from 0 to 57. Zero indicates no information sources and 57 indicate highest sources of information. The findings are presented in Table 4.9.

Table 4.8 Distribution of the rural women according to their appropriate communication media

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Less appropriate (upto-10)	60	57.14	13.17	8.63
Medium appropriate (11-20)	14	13.33		
High appropriate (above 21)	31	29.53		
Total	105	100		

The observed appropriate communicating media for rural women score ranged from 3-31 and the average being 13.17 with standard deviation 8.63. Based on the obtained score of appropriate communicating media of the respondent classified into three categories namely less appropriate, medium appropriate and high appropriate. Among the respondents the highest 57.14 percent belongs to less appropriate group followed by 29.53 percent in high appropriate group and 13.33 medium appropriate group. Among the rural women of the study area a total of 68.47 percent the less to medium group.

4.3 Relationship of the selected characteristics of rural women with their appropriateness of media for communicating with Grameen bank as perceive by them.

Pearson product moment correlation co-efficient was computed in order to find out the extent of relationship between the dependent variable and independent variables. To reject or accept the null hypothesis at 0.05 or 0.01 level of probability was used. A statistically significant and non-significant relationship was observed when the computed value or "r" was greater or smaller than the tabulated value, respectively.

Table 4.9 Pearson's product moment co-efficient of correlation showing relationship between dependent (appropriateness of media for communicating with GB women beneficiaries as perceive by them) and independent variables

Dependent variable	Independent variable	Value of coefficient of correlation	Table value (103 df)	
			0.05 level	0.01 level
Appropriateness of media for communicating with GB women beneficiaries as perceive by them	Age	-0.218**	0.196	0.253
	Education	0.409**		
	Family Size	0.188		
	Land Size	0.121		
	Social Participation	0.354**		
	Cosmopolite ness	-0.054		
	Annual Income	-0.025		

** Correlation is significant at the 0.01 level;

* Correlation is significant at the 0.05 level



4.3.1 Relationship between age and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between age and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was stated earlier.

The coefficient of correlation between age and Appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found -0:218. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (-0.218) was found to he greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was rejected.*
- *The relationship between the concerned variables was statistically significant at 0.05 level of probability.*
- *The relationship showed a negative trend, between the concerned variables.*

Based on the above findings it could be concluded that age had negative significant relationships with Appropriateness of media for communicating with GB women beneficiaries as perceive by them. This represent that age of the rural women was an important factor in appropriate communication media and with the increases of age of the respondent's appropriate communication media also decreases.

4.3.2 Relationship between education and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between education and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was stated earlier.

The coefficient of correlation between education and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found 0.409. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (0.409) was found to be greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was rejected.*
- *The relationship between the concerned variables was statistically significant at 0.01 level of probability.*
- *The relationship showed a positive trend between the concerned variables.*

Based on the above findings it could be concluded that education had positive significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them. This represent that education of the rural women was an important factor in appropriate communication media and with the increases of education of the respondent's appropriate communication media also increases.

4.3.3 Relationship between family size and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between family size and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was staled earlier.

The coefficient of correlation between family size and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found 0.188. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (0,183) waft found to be smaller than the tabulated value ($r - 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was accepted.*
- *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*
- *The relationship showed a positive trend between the concerned variables.*

Based on the above findings it could be concluded that family size had positive non significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them. This represent that family size of the rural women was not an important factor in appropriate communication media.

4.3.4 Relationship between land size and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between land size and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was stated earlier.

The coefficient of correlation between land size and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found 0.121. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (0.121) was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was accepted.*
- *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*
- *The relationship showed a positive trend between (he concerned variables.*

Based on the above findings it could be concluded that land size had positive non significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them. This represent that land size of the rural women was not an important factor in appropriate communication media.

4.3.5 Relationship between social participation and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between social participation and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was stated earlier.

The coefficient of correlation between social participation and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found 0.354. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (0.354) was found to be greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was rejected.*
- *The relationship between the concerned variables was statistically significant at 0.01 level of probability.*
- *The relationship showed a positive trend between the concerned, variables.*

Based on the above findings it could be concluded that social participation had positive significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them. This represent that social participation of the rural women was an important factor in appropriate communication media and with the increases of social participation of the respondent's appropriate communication media also increases.

4.3.6 Relationship between cosmopolitaness and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between cosmopolitaness and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was slated earlier.

The coefficient of correlation between cosmopolitaness and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found -0.054. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (-0.054) was found to be greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was accepted.*
- *The relationship between (he concerned variables was statistically non significant at 0.05 level of probability.*
- *The relationship showed a negative trend between the concerned variables.*

Based on the above findings it could be concluded that cosmopolitaness had negative non significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them This represent that cosmopolitaness of the rural women was an important factor in appropriate communication media.

4.3.7 Relationship between annual income and appropriateness of media for communicating with GB women beneficiaries as perceive by them

Relationship between annual income and appropriateness of media for communicating with GB women beneficiaries as perceive by them was determined by the following Pearson product moment correlation coefficient and level of significance at 0.05 was tested on the basis of the null hypothesis of the study that was stated earlier.

The coefficient of correlation between annual income and appropriateness of media for communicating with GB women beneficiaries as perceive by them presented in Table 4.10. The coefficient of correlation between the concerned variables was found -0.025. The following observations were made on the basis of the value of correlation coefficient between the two variables of the study.

- *The calculated value between the concerned variables "r" (-0.025) was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- *The null hypothesis was accepted.*
- *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*
- *The relationship showed a negative trend between the concerned variables.*

Based on the above findings it could be concluded that annual income had negative non significant relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them This represent that annual income of the rural women was an important factor in appropriate communication media.

Chapter 5

Summary and Conclusion



Chapter V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The study was conducted in the Four villages namely Doluapara, Bolayapara, Mirgahr and Neemnogor of Hafizabad union under Panchagarh Upazila. A well structured interview schedule was developed based on objectives of the study for collecting information. The researcher himself was collect data from the sample respondents through personal contact. The independent variables were: age, education, family size, land size, social participation, cosmopolitaness, annual income. The dependent variable of this study was appropriateness of media for communicating with GB women beneficiaries as perceive by them. Data collected from the respondents were complied, coded, tabulated and analyzed in accordance with the objectives of the study. Various statistical measures such as frequency counts, percentage distribution, average, and standard deviation were used in describing data. Coefficient of correlation test was used to explore relationship between the concerned variables. The major findings of the study are summarized below:

5.1 Summary of findings

5.1.1 Characteristics of the respondents

Age

The young aged rural women constitute the highest proportion (80.00 percent) followed by middle aged category (15.24 percent) and old aged category (4.76 percent).

Education

A large proportion (46.67%) had primary education and 29.53 percent had secondary level of education compared to 23.80 percent illiterate.

Family Size

The medium family constitute the highest proportion (60.00 percent) followed by small family category (34.29 percent) and are the large family had the lowest proportion (5.71 percent).

Land size

The rural farm women holding farm size below 1.0 hectare, i.e. medium land holder constitute the half (50.48 percent) of the respondents, compared to 44.76 percent small farmers and 4.76 percent large farmers.

Social Participation

The low participation category constitute the highest proportion (64.76 percent) followed by medium participation (32.37 percent) and high participation category (2.87 percent).

Cosmopolite ness

The rural women have low cosmopolite ness category constitute the highest proportion (72.38 percent) followed by medium cosmopolite ness (20.00 percent) and high cosmopoliteness category (7.62 percent).

Annual Income

The rural women having very low annual income constitute the highest proportion (73.33 percent) followed by the rural (arm women having high annual income (14.29 percent) and medium annual income (12.38 percent) constitute the lowest proportion.

5.1.2 Appropriate communication media

The appropriate communicating media for rural women score ranged from 3-31 and the average being 13.17 with standard deviation 8.63. Among the respondents the highest 57.14 percent belongs to the group of less appropriate group followed by 29.53 percent in high appropriate group and 13.33 percent in low appropriate group.

5.1.3 Findings of hypothesis testing

- Age had significant negative relationships appropriateness of media for communicating with GB women beneficiaries as perceive by them.
- Education had significant positive relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them
- Family size had non significant positive relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them
- Land size had non significant positive relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them
- Social participation had significant positive relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them program.
- Cosmopolite ness had non significant positive relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them
- Annual income had non significant negative relationships with appropriateness of media for communicating with GB women beneficiaries as perceive by them

5.2 Conclusions

Based on the findings of the study the following conclusions have been drawn:

1. Among the rural women young aged constitute the highest proportion (80.00 percent). Therefore, it may be concluded that most of the respondents' women of the study area were young aged.
2. The highest 46.67 percent under the group of primary level educated. Therefore, it may be concluded that the education level of the women of that area were not in satisfactory level.
3. Among the total respondents medium family size constitutes the highest proportion (60.00 percent). Therefore, it may be concluded that the above fifty percent family in medium size family.
4. Among the respondents medium category land size constitute the highest proportion (50.48 percent), therefore, it may be concluded that the large portion respondents in medium land sized family.
5. In consideration the social participation around 64.76% rural farm women had low social participation. Therefore, it may be concluded that the respondents had no sufficient social participation.
6. Among the respondents low cosmopolite ness constitutes the highest (72.38%) proportion. Therefore, it may be concluded that most of the respondents' women had low cosmopolite ness.
7. The highest portions (73.33 percent) of the women have low annual income. Therefore, it may be concluded that the women of that area were economically poor.

9. Education level, social participation and finance program showed significant positive relationship with appropriateness of media for communicating with GB women beneficiaries as perceived by them.
10. Age, cosmopolitaness and annual income showed significant negative relationship with appropriateness of media for communicating with GB women beneficiaries as perceived by them.

5.3 Recommendations

5.3.1 Recommendation for policy implication

Based on the findings and conclusions of the study following recommendations are made for policy implication:

1. No development of a nation is possible without improving the socio-economic condition of the rural women. In the low economic status of rural women, only micro-finance can help in developing their economic status. So, it is recommended that all concerned should undertake appropriate strategies for dissemination of media for communicating with GB women beneficiaries as perceived by them.
2. As there is no relationship between appropriateness and family size. Therefore, family size and land size should not be considered. It should be ignored.
3. Education level had significant positive relationships with appropriate communicating media. Necessary literacy programs should be undertaken to educate women by different NGOs so that women can easily receive information regarding micro-finance.
4. Social participation had significant positive relationships with appropriate communicating media. So, it is recommended that different NGOs have to take such programs for women with landless and marginal families to increase their participation status.

5. Cosmopolite ness status is poor that because of the study area is mostly low cosmopolite ness. There fore necessary steps should be take to develop rural women in study area.

5.3.2 Recommendation for further study

The following recommendations are put forwarded for further research studies:

1. The present study was conducted only in Panchagarh Upazila under. Similar studies may be undertaken in other area of Bangladesh with same socio-economic conditions.
2. There are various dimensions by which appropriate communicating media can measure. Further study may be conducted by considering the different dimension of this.
3. Relationship of eight characteristics of women was investigated in this study. Further research should be conducted to explore relationship of other characteristics of the women for appropriateness of media for communicating with GB women beneficiaries as perceive by them.

Chapter 6

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Appendices

Appendix –A:

An English Version of the Interview Schedule

Department of Agriculture Extension & Information System

Shere-E-Bangla Agriculture University

Dhaka-1207

An Interview schedule for a study entitled

“Appropriateness of Media For Communicating With Grameen Bank Women Beneficiaries As Perceive By Them”

Name of the Respondent:

Father's/ Husband Name:

Sl. No.

Upazila:

Date

District:

Please the answer the following question:

1. Age

How old are you? (..... Years)

2 Level of Education (Please Mention your educational status)

- a) i) Cannot Read / Write ()
- ii) Can sign only ()
- b) Attendant Class up to.....

3. Please mention the number of your family member. (Including your self)

- a) Male.....
- b) Female.....
- c) Total.....

4. Please Mention your land status:

SL. No	Land Type	Area	
		Local Unit	Hector
1	Homestead		
2	Own Land under Own Cultivation		
3	Land Given to other on Borga		
4	Land taken from on Borga		
5	Land taken from others on lease		
6	Own Pond		
7	Fellow Land		
8	Others		

5. Social Participation

Please mentioned the nature of participation with following organization

SL. No	Land Type	Not Involved	Nature of Participation		
			Ordinary Member (Year)	Executive Committee Member (Year)	Chairman / Secretary (Year)
1	Union Parishad				
2	Co-operative society				
3	School Committee				
4	Mass Education Committee				
5	Mosque Committee				
6	Bazar Committee				
7	Mohila Samity				
8	Others				

6. Cosmopolite ness

Please indicate how frequently you visit the following the places within a specific period.

SL. No	Place of Visit	Extend of use information sources (No.)				
		Most Often	Often	Some times	Rarely	Never
1	Other Block (Per Year)	≥ 5	3-4	1-2	1	0
2	Relative / Friends / Neighbors (Per Year)	≥ 8	3-4	2-3	1	0
3	Market / Bazar (Per Month)	≥ 3	2-3	1-2	1	0
4	Various Meeting (Per Year)	≥ 5	3-4	2-3	1	0
5	N.G.O Office (Per Year)	≥ 3	2	1-2	1	0
6	Own District Town	≥ 5	3-4	2-3	1	0
7	Other District Town	≥ 5	2	1-2	1	0
8	Others	≥ 2	1	1-2	1	0

7. Annual Income

Please given your annual income source

Agriculture Base	Income (Taka)
Rice & Others Cereal Crops	
Vegetables	
Fruits	
Cattle Farm	
Goat Farm	
Poultry Farm	
Fish Culture	
Nursery	
Seed Production	
Sere Culture	
Other	
Non Agriculture Base	
Small Business	
Service	
Day Labour	
Small Industries	
Rural Phone Program	
Store Shop	
Others	



8. Appropriateness of the media:

(Indicate your opinion the following sources)

Communication Media	Name of Information Source	Necessity of accurate information spread				
		Highly Appropriate	Appropriate	Middle Appropriate	Highly Appropriate	Not Appropriate
Individual	Husband					
	S/D					
	Father					
	Old age Women					
	NGO Worker					
	Neighbor					
	Relatives					
	Friends					
	Local Leaders					
Group	Group Discussion					
	Women Society					
	Training Discussion					
Mass Media	Radio					
	TV					
	Newspaper					
	Poster					
	Leaflet					
	Cinema					

Signature of interviewee

Date:.....

APPENDIX –B

HISTORY OF THE GRAMEEN BANK

The Grameen Bank Project (Grameen means “rural or “village” in Bangla Language) came into operation with the objective-1. to extend banking facilities to poor men and women; 2. to eliminate the exploitation of the poor by money lenders; 3. to create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh; 4. to bring the disadvantaged, mostly the women from the poorest households, within the fold of a organizational format which they can understand and manage by themselves; and 5. to reverse the age old vicious circle of “ low income, low saving & low investment”. into virtuous circle of “ low income, injection, injection of credit, investment, more income, more savings, more investment, more income”.

Grameen believes that all human beings, including the poorest, are endowed with endless potential. Conventional banks are owned by the rich, generally men. Grameen Bank is owned by poor women. Grameen Bank’s objective is to bring financial service to the poor, particularly women and the poorest to help them fight poverty, stay profitable and financially sound.

Grameen Bank works to raise the status of poor women in their families by giving them ownership of assets. It makes sure that the ownership of the house built with Grameen Bank loans remain with the borrowers, i.e., the women. Grameen Bank Branches are located in the rural areas, unlike the branches of conventional banks which try to locate themselves as close as possible to the business districts and urban centers. First principle of Grameen banking is that the clients should. not go to the bank, it is the bank which should go to the people instead. Grameen Bank’s 24,617 staff meet 7.50 million borrowers at their door-step in 82,072 villages spread out all over Bangladesh, every week, and deliver bank’s service. Repayment of Grameen loans is also made very splitting the loan amount in tiny weekly installments.

Grameen Bank (GB) has reversed conventional banking practice by removing the need for collateral and created a banking system based on mutual trust, accountability, participation and creativity. GB provides credit to the poorest of the poor in rural Bangladesh, without any collateral. At GB, credit is a cost effective weapon to fight poverty and it serves as a catalyst in the over all development of socio-economic conditions of the poor who have been kept outside the banking on the ground that they are poor and hence not bankable. Professor Muhammad Yunus, the founder of “ Grameen Bank” and its Managing Director, reasoned that if financial can be made available to the poor people on terms and conditions that are appropriate and reasonable, “these millions of small people with their millions of small pursuits can add up to create the biggest development wonder.”



APPENDIX-C

Correlation Matrix of the Appropriate Communication Media of the respondent and other variables (N=103)

	A	B	C	D	E	F	G	H
A	1.00							
B	-0.055	1.00						
C	0.223*	0.249*	1.00					
D	0.228*	0.102	0.121	1.00				
E	0.300**	-0.011	0.166	0.140	1.00			
F	0.083	0.281**	0.093	0.203*	0.122	1.00		
G	0.160	0.143	0.171	0.368**	-0.051	0.271	1.00	
H	-0.218**	0.409**	0.188	0.121	0.354**	-0.054	-0.025	1.00

* Significant at < 0.05 level of probability
probability

** Significant at < 0.01 level of

A= Age

F= Cosmos politeness

B= Level of Education

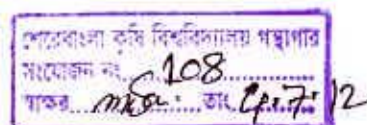
G= Annual Income

C=Family Size

D- Land Size

E=Social Participation

H= Appropriateness of Media for communicating with GB women beneficiaries



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