

**USE OF COMMUNICATION MEDIA BY THE WOMEN BENEFICIARIES OF
GRAMEEN BANK IN INCOME GENERATING ACTIVITIES
IN A SELECTED AREA OF SYLHET DISTRICT**

A THESIS

BY

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Reg. No. 07-02223

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**DEPARTMENT OF AGRICULTURAL EXTENSION AND INFORMATION SYSTEM
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
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CERTIFICATE

This is to certify that the thesis entitled '**Use of Communication Media by the Women Beneficiaries of Grameen Bank in Income Generating Activities in a Selected Area of Sylhet District**' submitted to the Faculty of Agriculture, Sher-e-Bangla Agricultural University, Dhaka, in partial fulfillment of the requirements for the degree of **Master of Science in Agricultural Extension and Information System**, embodies the result of a piece of bona fide research work carried out by **Shofinaz Akhter**, Registration No. **07-02223** under my supervision and guidance. No part of the thesis has been submitted for any other degree or diploma.

I further certify that any help or source of information, received during the course of this investigation has been duly acknowledged.

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The Author

**DEDICATED
TO
MY BELOVED PARENTS**



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ABSTRACT

The focus of this study was to determine and describe the use of communication media by the women beneficiaries of Grameen Bank in income generating activities in a selected area of Sylhet district. Attempts were made to describe the selected characteristics of the women beneficiaries of Grameen bank and explore the relationship between selected characteristics of the women beneficiaries of Grameen Bank with their use of communication media in income generating activities. The study was conducted in three villages of Golabgonj Upazila under Sylhet district. An update list of 316 women beneficiaries who were involved in different Income Generating Activities (IGAs) in different time from the selected village was prepared with the help of the personnel of Grameen Bank of these localities. Around one third of the populations were randomly selected as the sample of the study by using random sampling method. Thus, 105 women beneficiaries of Grameen Bank constituted the sample of the study. A well structured interview schedule was developed based on objectives of the study for collecting information. Data collection was started in 15 September, 2014 and completed in 23 October, 2014. The highest proportions (63.81 percent)respondent women beneficiaries of Grameen Bank belongs to the group of medium use of communication media and the lowest 8.57 percent belongs to the group of high use of communication media. Educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in income generating activities. Family size, farm size, credit received and income from different IGAs had non significant positive relationships, while age had non significant negative relationship with use of communication media in income generating activities under the present study.

CHAPTER I

INTRODUCTION

1.1 General Background

The World Bank (2009) estimates that more than 70% of the world's 1.8 billion poor live in rural areas, most of them in developing countries. Therefore, reducing rural poverty has been on the agenda for the international development partners as well as governmental and non-governmental organizations of Bangladesh for a long time. Since the 1980s a common approach was through integrated rural development focused on the income generating activities (IGAs) of agricultural sector mainly. Due to market failures for smallholders the state had to distribute and often subsidize the delivery of new technologies, for example chemical fertilizer and pesticides. The integrated rural development approach of Bangladesh had only limited success and often turned out to be not sustainable (Janvry *et al.*, 2002).

Different non government organizations such as Grameen Bank, BRAC, ASA, Swiss Development Corporation (SDC), Rangpur Dinajpur Rural Service (RDRS), Proshika, Bangladesh American Tobacco Company (BATC), Plan International, CARITAS, World Vision etc. are playing vital role through different projects for socio-economic development of rural people especially rural women of Bangladesh. Among them Grameen Bank is working with the village people under different Grameen Bank groups. Grameen Bank uses a participatory, peer supported and multi-sectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods, and attain dignity and self-reliance through involving different income generating activities. Grameen Bank has identified six sectors in which large numbers of low-income women can be productively engaged in their homes: poultry, fishery, livestock, sericulture, agriculture, and agro forestry. For each of these sectors, Grameen Bank has developed an integrated set of services with emphasis of women, including training in improved techniques, provision of improved breeds and technologies, access to finance, savings, water and sanitation program, on-going supply of technical assistance and inputs for different IGAs, monitoring and problem solving as needed, and marketing of finished goods.

Communication media has a vital role to carry out the messages of integrated set of services of Grameen Bank to the intended audience. A sound system of communication for the effective flow of scientific information through media to the ultimate users has

become a burning question of the day. Rogers (1962) after reviewing many studies on media information by stages, made a generalization that impersonal communication media were most important at awareness stage and personal media were most important at the evaluation stage in the adoption process. The communication media suitable in receiving IGAs information to the women beneficiaries of Grameen Bank are not clearly defined with greater emphasis as it should be. Considering the above facts, the researcher felt a thrust to conduct a study with the hope to identify the use of communication media by the women beneficiaries of Grameen Bank in income generating activities.

1.2 Statement of Problem

Almost half of the population of Bangladesh is women who are socially and economically more vulnerable to any crisis. IGAs of different GOs and NGOs can be used as a tool to reduce the vulnerability of women. Under the impact of the role played by the development partners on women, development and environment, Bangladesh is experiencing women's inclusions and participations in several state development policies, development planning and programs under the banners of woman in development. The prime objectives of all these efforts are to the overall development of poor, vulnerable and destitute women. The researcher undertook the investigation entitled, 'Use of communication media by the women beneficiaries of Grameen Bank in income generating activities' in order to have an understanding of the extent of use of communication media in different income generating activities. Research information is required which could be helpful to the policy maker, regarding supply of inputs, technological knowledge and problems being encountered on women empowerment. The purpose of the study was to investigate the extent of use of communication media for different IGAs and to explore the relationship of the selected personal, economic, social and psychological characteristics. In order to make the study manageable, the following research questions were taken into consideration.

- i) What is the extent of use of communication media by the women beneficiaries of Grameen Bank in income generating activities?
- ii) What are the selected characteristics of the women beneficiaries of Grameen Bank?

- iii) What degree of relationship exists between the selected characteristics women beneficiaries of Grameen Bank and their use of communication media in income generating activities?

For getting clarification of the above questions the researcher selected the following specific objectives of the study.

1.3 Specific Objectives

The following specific objectives were set for this study in order to give proper and specific direction of the study.

1. To assess and describe the extent of use of communication media by the women beneficiaries of Grameen Bank in income generating activities regarding kitchen gardening, poultry rearing and livestock rearing
2. To determine and describe the following selected characteristics of the women beneficiaries of Grameen Bank:
 - Age
 - Educational qualification
 - Family size
 - Farm size
 - Organizational participation
 - Cosmopolitaness
 - Innovativeness
 - Credit received
 - Agricultural knowledge
 - Attitude towards innovation
 - Income from different IGAs
3. To explore the relationship between each of the selected characteristics of the women beneficiaries of Grameen Bank and their use of communication media in income generating activities

1.4 Justification of the Study

Exposure to information pertaining to different aspects of income generating activities is very essential for the women for their socio economic development. Technology generation and its adoption is very much important for successfully practicing innovative income generating activities (IGAs). At this end, the rural women need to come in contact with various communication sources for getting and utilizing new and improved technology and information of IGAs.

Communication is important for IGAs to a person for two reasons; firstly, communication is the means through which people acquire the information of IGAs and develop the criteria by which they decide how to act for any IGAs. Secondly, communication is the process through which they put their choice into practice of IGAs. Through communication with others, they develop and express the purpose which guides their actions. They are able to consider the potential effects of different actions only because they are capable in communication. In addition, it is through communication that any people are able to coordinate their actions with other members of the locality. Because the complex arrays of tasks that must be performed in a person are interdependent, each member of the locality can perform only if other members do also. Effective communication practices settings are very important to the formation and maintenance of any IGAs. How ideas and values of IGAs are communicated within communities are important to the induction of new members, the formulation of agendas, the selection of leaders and many other aspects.

However, very few systematic researches have so far been conducted to determine the use of communication media in income generating activities of rural women as beneficiaries of any non-government organization. Considering the above facts in view, a study entitled 'Use of communication media by the women beneficiaries of Grameen Bank in income generating activities' in the area of Golabgonj Upazila under Sylhet district was conducted.

1.5 Assumptions of the Study

An assumption has been defined as the supposition that an apparent fact or principle is true in the light of the available evidence (Goode, 1945). The researcher had the following assumptions in mind while undertaking this study:

- The respondents women beneficiaries of Grameen Bank, included in the sample were capable for furnishing proper responses to the questions included in the interview schedule.
- Views and opinions furnished by the respondents were the representative views and opinions of the whole population of the study.

- The responses furnished by the respondents were reliable. The researcher was well adjusted to the social environment of the study area. So the respondents gave their opinions without any hesitation.
- All the data of concerned variables were normally and independently distributed with their respective means and standard deviation.
- The findings of the study would have general applications to other parts of the country with similar personal, socio-economic and cultural conditions.

1.6 Limitations and Scope of the Study

Considering the time, money and other necessary resources available to the researcher and to make the study manageable and meaningful it became necessary to impose certain limitations and also to make meaningful and manageable. The limitations were as follows:

- i) The study was confined to Golabgonj Upazila under Sylhet district.
- ii) Population for the present study was kept confined within the women beneficiaries of Grameen Bank in the study area.
- iii) Only 105 respondents were interviewed for collection the information of the study and all conclusions were drawn based upon the responses of this number of respondents.
- iv) There were many characteristics of the women beneficiaries of Grameen Bank but only eleven of them were selected for investigation.
- v) For information about the study, the researcher depended on the data furnished by the selected respondents of the women beneficiaries of Grameen Bank during their interview with him.
- vi) Facts and figures collected by the researcher applied to the situation prevailing during the year 2014.

Findings of the study will be particularly applicable in a selected area of Golabgonj upazila under Sylhet district. However, the findings may also have applications for other areas of Bangladesh where the physical, socio-economic and cultural condition do not differ much from those of the study area. Thus the findings will be helpful to the researchers, planner, policy makers and extension workers for promoting fruit production as well as rural development in our country.

1.7 Definition of Terms

A concept is an abstract of observed thing; events or phenomenon. A researcher needs to know the meaning and contents of every term that she uses. It should clarify the issue as well as explain the fact to the investigator and readers. However, for clarity of understanding, a number of key concepts/terms frequently used throughout the study defined are interpreted as follows:

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.

Innovation

An innovation is an idea or practice perceived as new by the individuals. It is the newness of the idea, technology, concept etc. to the individual that determines her reaction to it.

Age

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

Educational qualification

Empirically it was defined to the development of desirable changes in knowledge, skill and attitudes in an individual through reading, writing, walking, observation and other selected activities. It was measured on the basis of classes a respondent passed from a formal educational institution.

Family size

Family size refers to the number of members including the respondent herself, her husband, children and other permanent dependents, who live together in a family unit.

Farm size

The term related to the hectare of land owned by a respondents' on which she carried her farming activities, the area being estimated in terms of full benefit to the respondents. A respondent was considered to have full benefit from cultivated area either owned by herself or obtained through lease from others and the area which was cultivated on share cropping system.

Organizational participation

Organizational participation of the respondent was referred to the nature of her participation in different organizations.

Cosmopolitaness

Cosmopolitaness of a respondent was referred to the nature of her visit outside of her social system. The Cosmopolitaness score of this study was assigned on the basis of her visit inside or outside of her own social system and frequency of visit.

Innovativeness

Innovativeness is the degree to which an individual is relatively earlier in adopting agricultural innovations, new ideas, practices and things than the other members of a social system. This is realized by the quickness of accepting innovations by an individual in relation to others and was measured on the basis of time dimension.

Credit received

Credit received of a respondent referred to the total received credit by her and other members of her family from different financial institute or NGOs. It was expressed in Taka.

Agricultural knowledge

Literally knowledge means knowing about a subject, fact, person etc. Agricultural knowledge referred to the understanding of the respondents about the different aspects of scientific agriculture such as improved seed, fertilizer, plant protection, irrigation etc.

Attitude towards innovation

Attitudes are learned, emotionally predispositions to react in a consistent way, favorable or unfavorable, towards person's objects, situation, or ideas. Attitude has three

components: (i) a cognitive component the beliefs about the objectives, (ii) an affective or feeling component, and (iii) a behavioral or action tendency component. Attitude towards innovation refers to how and what the respondents think, feel and how they judge “innovation” Program within their environment. In this study, attitude towards innovation refers to how a respondents thinks, feels, or judges the consequences of the effectiveness of any innovation within their environment.

Income from IGAs

Income from IGAs refers to the total earning by her from different IGAs (kitchen gardening, poultry rearing and livestock rearing). It is expressed in ‘000’ Taka.

Use of communication media

Use of communication media refers to the degree of use of different communication media for receiving information by the respondents.

CHAPTER II

REVIEW OF LITERATURE

To carry out the research program review of literature gives the clear and concise direction of the researcher. In this Chapter, review of literatures relevant to the objectives of this study is presented. This was mainly concerned with use of communication media of women beneficiaries of Grameen Bank in income generating activities. Directly related literatures were not readily available for this study. Some researchers addressed various aspects of use of communication media. A few of these studies relevant to this research are briefly discussed in this chapter under five sections. The first section is concerned with the concept and use of communication media. The second section contains the review on creditability of communication media. The third section deals with preference for communication media and the fourth section deal with the past studies in concerning the relationships between concerned variables. Conceptual framework of the study is cited in the fifth section.

2.1 Concept and Use of Communication Media

Roy (1988) conducted a study on communication behavior of small income farmers receiving information on the use of balanced doses of fertilizer for transplanted aman cultivation in Agricultural University Extension Project area. He found that the discussion with friends, neighbours received the largest number of score as 136, radio came next with 104 scores. Attending agricultural exhibition by the respondents secured the third position. Lecture at the field training spot also played an important role in the use of balanced dose of fertilizer having a score of 58. He also observed that office call, method demonstration, farm and home visit, poster, result demonstration and group meeting etc. were used significantly by the small income farmers of the entire study area which motivated in using the balanced doses of fertilizer to a great extent.

Patil *et al.* (1984) found in a study that contact farmers received information on improved agricultural technology from neighbor farmers (59.18 percent), progressive farmers (56.12 percent), village extension worker (91.84 percent), agricultural officer (31.63 percent), group discussion (16.33 percent), demonstrations (14.28 percent), radio

(88.77 percent) and newspaper (60.20 percent). The study also indicated that non-contact farmers received information on improved agricultural technologies from neighbor farmers (67.71 percent), progressive farmers (66.67 percent), contact farmer (45.87 percent), village extension worker (39.58 percent), demonstrations (5.20 percent), group discussion (4.16 percent), radio (84.36 percent) and newspaper (51.04 percent).

Allen (1985) found in a study that a greater proportion of farm wives used interpersonal information sources, such as family, friends and neighbours whereas a greater proportion of farm husbands use interpersonal extension, research based personnel information sources. At the same period, Bhagat and Mathur (1985) found that mass media like radio (87 percent), newspaper (40 percent) and television (30 percent) was utilized by the farm women in Delhi Territory. Nataraju and Channegowda (1985) also reported that respondents used radio (54 percent), newspaper (46 percent), neighbours (23 percent), demonstrations (10 percent) and group meetings (6 percent) in receiving information on improved dairy management practices.

Ania (1986) found in study that extension officers were the most important information source. Person's radio and television are considered as the most frequently used communication media by farmers. Samanta (1986) also found that demonstration was the best credible source by the farmers followed by scientists. Block Supervisor, progressive farmers, television, radio and printed materials.

Van Den Ban (1987) observed that Dutch farmers received a large proportion of their information about new developments in agricultural research first through their farm magazines. He also observed that radio and television did not play a much bigger role in agricultural extension. The reason was that only 5 percent of the labour forces works in agriculture and farmers have very diverse interests because of their specialization. The largest groups were the dairy farmers, but they were only about 50,000 that give a small audience for radio and television.

Van Den Ban and Hawkins (1988) also reported that in industrialized countries people spent more time with television and radio than printed world. Radio is most important mass medium for farmers of less industrialized countries. The urban middle class in less

industrialized countries also spent considerable time watching television but it is not yet a very important media in rural areas of these countries.

Bhuiyan (1988) observed that when single communication media was considered irrespective of categories it was found that the highest proportion of citations in all stages of adoption process was neighbours, friends, and relative. This medium received 73, 64, 84, 75, and 43 citations in awareness, interest, evaluation, trial and adoption stages respectively. Agricultural radio programme ranked third and result demonstration ranked fourth and contact farmer ranked fifth in respect of citations of individual medium in the five stages of adoption process.

Kashem and Halim (1991) in a study found that the highest proportion of the farmers (35 percent) used interpersonal contact media in the adoption of modern rice technologies. Almost equal proportion (32 percent) of farmers had individual contacts. This was followed by mass contact method. Farmers very often discuss or seek advice from their friends. Relatives, neighbours and different input dealers regarding the use of modern practices in rice cultivation.

Khan and Paracha (1994) conducted a study in two villages in Pakistan, one innovative and other non-innovative, among the farmers of a cotton producing district, and reported that the main channel of communication were mass media and interpersonal communication. The mass media were centrally organized and included radio, television and newspapers.

Galindo (1994) in his study Mexico on communication media used by farmers revealed that television and radio were the most widely used communication media, and talks demonstration and training courses were the preferred media for receiving information.

Sarker (1995) in his study found that 99 per cent of the small farmers had low to medium use of communication media in receiving agricultural information for performing various farming operations. He also indicated that the small farmers mostly preferred localite and non-professional media for getting agricultural information.

Khan (1996) conducted a study on the use of information sources by the poor farmers and concluded that 75% of the respondents had medium use of various information sources for receiving agricultural information.

Halim and Miah (1996) found that the women of modern villages with higher socio-economic status used more cosmopolite media of information rather than localite media. Cosmopolite media include radio, television, extension agents etc. Among the mass media, they used radio and television as vital source of information. Radio was very frequently (69.7%) used by all categories of farm women, while TV was used by less number of women (26.9%).

Egbule and Njoku (2001) in their study on mass media for adult education in Nigeria found that mass media had performed poorly in disseminating requisite agricultural information to farmers.

Nuruzzaman (2003) revealed that 79.43 percent of farmers had medium use, 9.34 percent had low use and only 11.21 percent had high use of mass media. Preference of mass media varied for different technologies. Television was found to have first preference followed by radio, agricultural fair, folk song and poster respectively by the farmers.

Anisuzzaman (2003) concluded that neighbours, friends and relatives were used by 13.64, 15.60 and 16.01 percent of the farmers for getting information about recommended variety of rice, recommended dose of fertilizer and plant protection measures respectively. Radio was used as a powerful medium for getting information. Progressive farmers and contact farmers were found as frequently used communication media. TV, result demonstration and printed materials were also used as important media for communicating agricultural information. But the least used media were newspaper and field tour.

Saha (2003) found that in case of farmers exposure to communication media for rice production, 48 percent of them had medium exposure to communication media, while 46 percent had low exposure and 9 percent had high exposure. By contrast, for poultry production, majority of the farmers (54 percent) had low exposure to communication media, while 46 percent had medium exposure and none of them had high exposure.

Alam(2004) revealed that based on media use index, among the 18 communication media the first five communication media were neighbours (1159), progressive farmers (1100), friends (921). Block Supervisor (779) and relatives (743) among the 18 communication media in receiving information on winter vegetable cultivation. However, the last five communication media were NGO workers (0), newspaper (17), agricultural fair (79), upazila level agricultural officers (107) and television (156). Among five technologies of winter vegetable cultivation, the highest extent of communication media was used for modern varieties, for which media use index was 2113 and it was followed by pest management practices (1989), recommended seed rate (1796) and recommended irrigation (1362). Communication media were used at least extent on recommended dose of fertilizer (1233).

Sarkar (2005) found that based on media use index, among the 14 communication media the first five communication media were husband (216), son/ daughter (184), television (111), NGO field workers (98) and neighbours (96) in income generating activities of BRAC. However, the last five communication media were Sub Assistant Agriculture Officer (32), aged man of family (26), aged women of family (25), and group discussion (14) in IGAs of BRAC.

2.2 Credibility of Communication Media

Torres (1980) found that the top four communication media considered credible by the coconut farmers in descending order were radio, personal sources, television and magazine.

Angadi (1984) observed that jowar farmers perceived Agricultural Assistant as the most credible source of information followed by neighbours and friends, radio, progressive farmers, and self experience. Hossain, Alam and Abedin (1990) conducted a study on dissemination of information and training for farm housewives. They found that the extension workers, radio and television were considered as credible sources by 39, 27 and 4 percent of housewives, respectively.

Rahman (1991), analyzing credibility dimensions, showed that generally Block Supervisors were perceived first as being safe, second sociable , third qualified and

fourth dynamic when these dimensions were collapsed and analysis was done based on the traits, it was found that Block Supervisor were high in two traits honest and gentle. They were at moderate credibility level in 14 traits which were safe, just, friendly, knowledge, attractive, accommodative, skilled, approachable, hospitable, kind, dependable, frank, fast and experienced. Finally, they were perceived to have possessed low level credibility in 8 traits- emphatic, planning ability, pleasant, communication ability, cheerful, bold, active and energetic. Credibility when analyzed on individual basis, 52 percent of the subjects possessed low credibility, 32 percent moderate and only 16 percent high. Out of 15 hypotheses tested only subjects' rural orientation and tenure of service were significantly related to their credibility at 0.05 level of probability. Finally, there was no relationship between Block Supervisors' general education, academic merit, family size, annual income, farm size, farming experience, training attended, radio exposure, newspaper exposure, organizational participation, attitude towards T&V system, and achievement motivation on the one hand, and their credibility on the other. Findings of the study provide a strong foundation for requirement and management of extension personnel for their effective use in the organization concerned.

Das and Sharma (1998) conducted a study to identify various sources used by farmers for acquiring information on different aspects of modern rice technology and assess the pattern of credibility of those sources as perceived by the farmers. The study was conducted in four villages of Choukhuti Development Block. Barpeta district, Assam in India. Interpersonal sources of information were extensively used by farmers, while mass media sources were less frequently used. Farmers accorded higher credibility to personal sources of farm information than to impersonal sources. Implications are drawn for an agricultural communication strategy.

Bordoloi *et al.* (2003) in their work observed 80 farmers, each from the districts of Nagaon (a progressive district) and Lakhimpur (a non-progressive districts) in Assam, India, were interviewed to elicit their views on the credibility of agricultural information sources. Farmers in the progressive district perceived the agricultural scientist, radio, and television as the most credible information sources; while farmers in the non-progressive district placed highest credibility to the agricultural scientist, demonstration and radio.

Karim (2005) conducted a study and observed that majority of the respondents' farmers, such as 30 percent of them had medium usefulness and 40 percent of them had medium credibility of their communication sources. As regards to relationship among different variables, level of education, annual income, organizational participation, innovativeness, cosmopolitaness and agricultural knowledge of the farmers had significant relationship with their use of communication sources.

2.3 Preference for Communication Media

Gunzales (1993) reported that among the communication media, radio was the most available and preferred source of development information.

Kilpatrick and Rosenblatt (1998) in a study in University of Tasmania, Australia found that farmers preferred information source rather than training for learning.

Shankar and Nagabhshnam (1998) in a study in Mahaboobnagar district of Andhra Pradesh (India) examined the farmer's buying behavior (issues addressed purchase decision, information source and brand preference) for sunflower seed found that farmers preferred to gain information from the seed industry.

Wilson (2000) in a study found group members as an important source preferred by the farmers.

Egbule and Njoku (2001) in a study in Delta State University, Nigeria on mass media support for adult education in agriculture in Southern Nigeria found that the mass media have performed poorly in disseminating requisite agricultural information to farmers, although there is a positive correlation between mass media usage and farm yield. The greatest percentage of rural farmers received information on modern agricultural practices from radio, although they prefer television. Given farmers' preference of television over other mass media channels, there is a need to establish special agricultural programmes on community rural television stations.

2.4 Relationship between Selected Characteristics of the respondents and their Extent of Use of Communication Media

2.4.1 Age and use of communication media

Bhuiyan (1988) found that age of the farmers had a significant negative relationship with their use of communication media. Similar findings were observed by Islam (1995), Nuruzzaman (2003), Alam (2004) and Karim (2005) in their respective studies.

Uddin (1993) in his study concluded that there was no significant relationship between age of the sugarcane growers and their reception of information on intercropping in

sugarcane cultivation. Similar findings were observed by Khan (1996), Islam (1998), Anisuzzaman (2003), Saha (2003) and Sarkar (2005) in their respective studies.

2.4.2 Educational qualification and use of communication media

Kashem and Jones (1988) found that education of the small farmers had significant positive correlation with their information sources. Similar findings were found by Islam (1995), Sarker (1995), Nuruzzaman (2003), Anisuzzaman (2003), Saha (2003), Alam (2004) and Karim (2005) in their respective studies.

Sarkar (2005) concluded that education of the BRAC woman beneficiaries had no significant relationship with their use of communication media in income generating activities.

2.4.3 Family size and use of communication media

Sarker (1995) found that family of the small farmers had no significant relationship with their use of communication media. Similar findings were observed by Islam (1998), Anisuzzaman (2003), Saha (2003), Alam (2004), Karim (2005) and Sarkar (2005) in their respective studies.

2.4.4 Farm size and use of communication media

Bhuiyan (1988) found that farm size of the farmers had a positive and significant relationship with their use of communication media. Similar observations were found by Sarker (1995), Islam (1995) and Sarkar (2005) in their respective studies.

Chakrabarty (1992) in his study concluded that there was a negative relationship between the farm size and the use of communication media by the farmers.

Nuruzzaman (2003) in his study concluded that there was no relationship between farm size of the farmers and their use of mass media in receiving agricultural information. Similar findings were found by Anisuzzaman (2003), Saha (2003), Alam (2004) and Karim (2005) in their respective studies.

2.4.5 Organizational participation and use communication media

Bhuiyan (1988) found that organizational participation of the farmers had no significant relationship with their use of communication media. Similar findings were observed by Rahman (1991), Saha (2003), Alam (2004) and Sarkar (2005) in their respective studies.

Islam (1995) in his study on wheat growers found that organizational participation of the farmers had positive and significant relationship with their use of communication media. Similar findings were observed by Anisuzzaman (2003), Nuruzzaman (2003) and Karim (2005) in their respective studies.

2.4.6 Cosmopolitanism and use of communication media

Kadam and Sabale (1983) observed that cosmopolitanism of the farmers were significant associated with the extent of use of communication media. Similar findings were observed by Anisuzzaman (2003), Nuruzzaman (2003), Alam (2004), Karim (2005) and Sarkar (2005) in their respective studies.

Bhuiyan (1988) observed that the relationship between cosmopolitanism and the use of communication media was not significant.

2.4.7 Innovativeness and use of communication media

Uddin (1993) reported that there was a highly significant relationship between innovativeness of the sugarcane growers and their reception of information on planting method. Similar findings were found by Islam (1995), Hossain (1996), Alam (2004) and Karim (2005) in their respective studies.

Khan (1996) concluded that there was no significant relationship between innovativeness and use of information by the resource poor farmers.

2.4.8 Agricultural knowledge and use of communication media

Kashem and Jones (1988) found that agricultural knowledge of the small farmers rendered significant positive correlation with their of information sources. Similar findings were found by Sarker (1995), Khan (1996), Anisuzzamen (2003), Alam (2004), and Karim (2005), in their respective studies.

Sarkar (2005) in his study concluded that agricultural knowledge of the respondents had no significant relationship with their use of communication media in income generating activities.

2.5 Conceptual Framework

This study is concerned with the use of communication media by the women beneficiaries of Grameen Bank in income generating activities. Use of communication media in income generating activities of an individual may be affected through interacting forces of many factors. It is not possible to deal with all the factors in a single study. It was therefore, necessary to limit the factors i.e. the selected characteristics of the women beneficiaries of Grameen Bank, which include age, educational qualification, family size, farm size, organizational participation, cosmopolitaness, innovativeness, credit received, agricultural knowledge, attitude towards innovations and income from different IGAs for this study. Considering the above mentioned discussion, a conceptual framework has been developed for this study, which is diagrammatically presented in the following Figure 2.1.

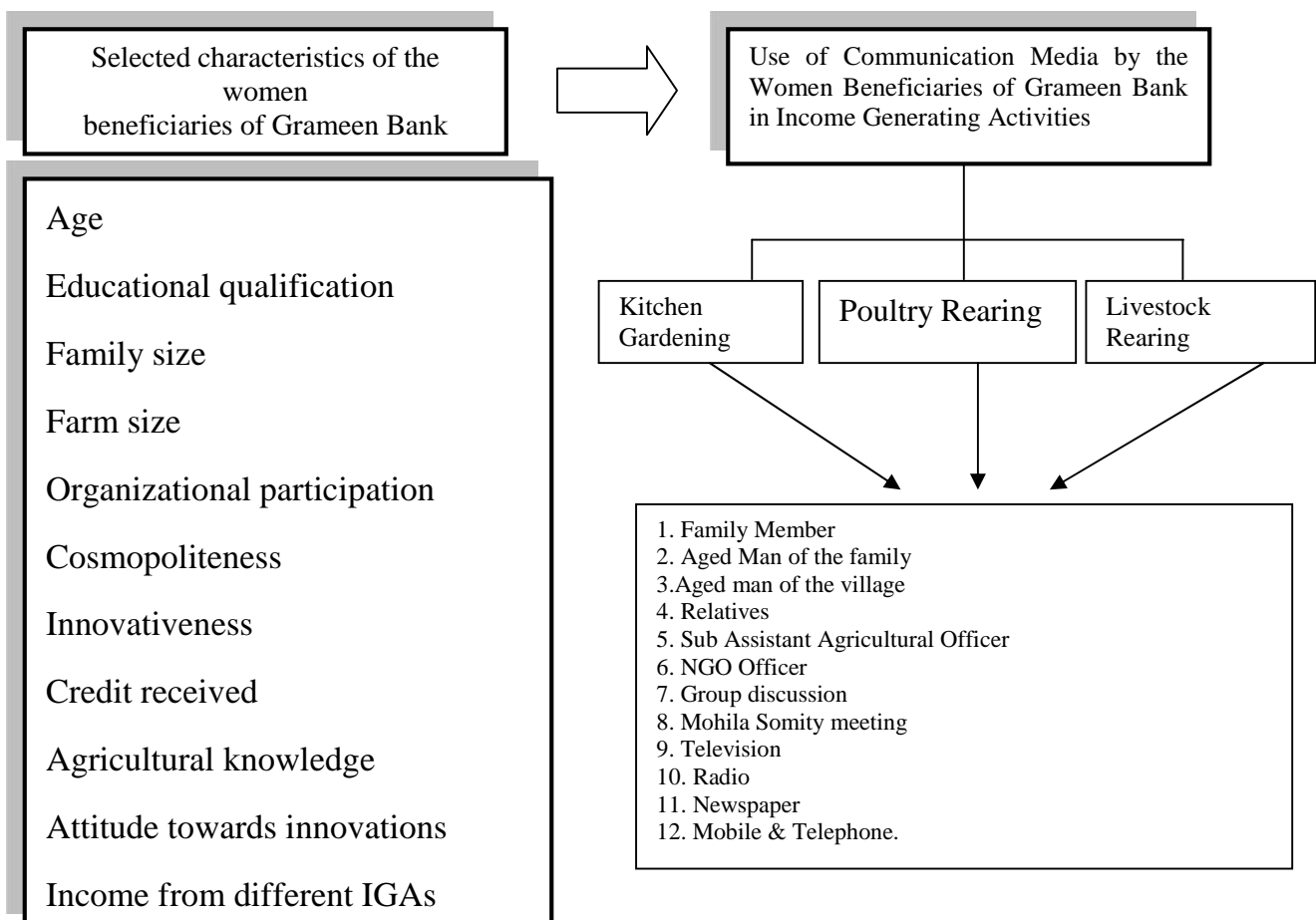


Figure 2.1 The conceptual framework of the study

CHAPTER 3

METHODOLOGY

To collect valid information methodology would be enabling to the researcher. It is impossible to conduct research work smoothly without proper methodology and it is very difficult to address the objectives with a scientific manner. It requires a very careful consideration on the part of the researcher to collect valid and reliable data and to analyze the same for meaningful conclusion. A sequential description of the methodologies followed in conducting this research work has been presented in this chapter.

3.1 Locale of the study

The study was conducted in the Golabgonj Upazila under Sylhet district. The Golabgonj Upazila is situated 45 km far from Sylhet District head quarter. Golabgonj is a typical upazila regarding NGO interventions and different income generating activities in Bangladesh. Women of this upazila imitated different IGAs with the technical and financial assistance of different NGOs. For getting or initiating IGAs they used different communication media. To bring the area in the light of great concern. Fulbari, Daripatan and Sorossoti villages of Golabgonj Upazilla were selected purposively as the locale of the study. Map of Golabgonj Upazila showing the study area are presented in Figures 3.1.

3.2 Population and Sample

Women beneficiaries of Grameen Bank of Fulbari, Daripatan, Sorossoti villages under Golabgonj upazila constituted the population of the study. An update list of 316 women beneficiaries who were involved in different IGAs in different time from the selected village was prepared with the help of the personnel of Grameen Bank of these localities. These 316 women beneficiaries constituted the population of the study. Around one third (1/3) of the populations were randomly selected from each village as the sample of the study by using random sampling method. Thus, 105 women beneficiaries of Grameen Bank constituted the sample of the study.

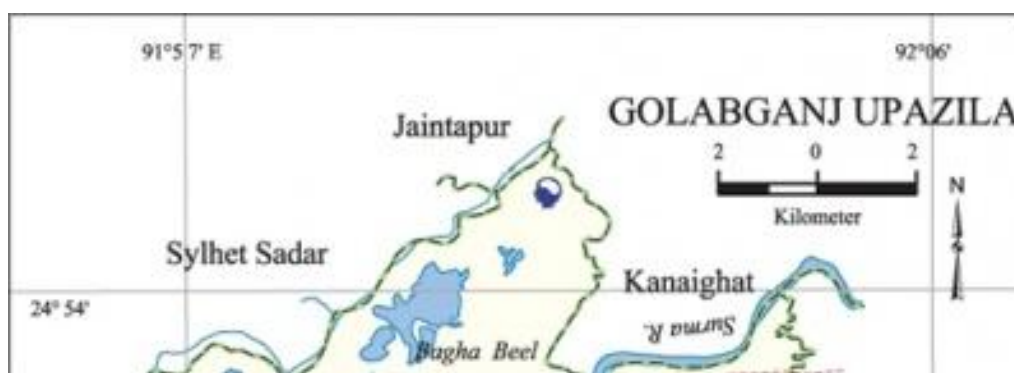




Figure 3.1 A Map of Golabgonj Upazilla Showing the Study Area

A reserve list of 15 women beneficiaries of Grameen Bank was also prepared so that the respondents of this list could be used for interview if the respondents included in the original sample were not available at the time of data collection. The distribution of the population sample and number of respondent women beneficiaries in the reserve list are given in Table 3.1.

Table 3.1 Distribution of the population sample and number of respondents in the reserve list

Name of the of village	No. of beneficiaries	No. of beneficiaries included in the sample	No. of beneficiaries in the reserve list
<i>Fulbari</i>	112	37	5
<i>Daripatan</i>	119	40	6
<i>Sorossoti</i>	85	28	4
Total	316	105	15

3.3 The research instrument

A well structured interview schedule was developed based on objectives of the study for collecting information with containing direct and simple questions in open form and close form. Appropriate scales were developed to measure the variables.

The interview schedule was pre-tested with ten women beneficiaries in actual situation before finalized it for collection of data. Necessary correction, additions, alternation, rearrangement and adjustment were made in the interview schedule based on pretest experience. The questionnaire was then multiplied by printing in its final form. An English version of the interview schedule is presented in Appendix I.

3.4 Measurement of variables

The variable is a characteristic, which can assume varying, or different values in successive individual cases. In the scientific research, the selection and measurement of variables constitute a significant task. Following this conception, the researcher reviewed literature to widen this understanding about the nature and scopes of the variables relevant to this research. At last the researcher had selected 11 characteristics of the women beneficiaries of Grameen Bank as the causal variables which includes- age, educational qualification, family size, farm size, organizational participation,

cosmopolitaness, innovativeness, credit received, agricultural knowledge, attitude towards innovations and income from different IGAs. Use of communication media by the women beneficiaries of Grameen Bank in income generating activities was the main focus of the study. The methods and procedures in measuring these variables are presented below:

3.5 Measurement of causal variables

The 11 characteristics of the women beneficiaries of Grameen Bank mentioned above constituted the causal variables of this study. The following procedures were followed for measuring the variables.

3.5.1 Age

Age of a respondent was measured by the period of time from her birth to the time of interview and it was measured in terms of complete year on the basis of their response. A score of one (1) was assigned for each year age.

3.5.2 Educational qualification

Educational qualification was measured in terms of class passed by respondent. If a respondent received education in the school, their education was assessed in terms of year of schooling, i.e. one (1) score was given for one year of schooling. For example, if the respondent passed the final examination of class V, their education score was taken as 5. If the respondent had education out side school and the level of education was equivalent to that of class V of the school than her education score was taken as 5. Each illiterate person was given a score of zero. The respondent who did not know how to read or write but able to sign only was given a score of '0.5'.

3.5.3 Family size

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

3.5.4 Farm size

Farm size of respondent referred to the total area of land on which her family carried out farming operation and received full benefit for her family. It was measured in hectares for each respondent using the following formula;

$$FS = A + B + \frac{1}{2}(C + D) + E$$

Where,

FS = Farm size

A = Homestead area with pond (if any)

B = Own land under own cultivation

C = Area taken by a respondent from others as borga system

D = Area Given by a respondent to others as borga system

E = Cultivated area taken as lease by respondent from others

3.5.5 Organizational participation

Organizational participation of respondent was measured on the basis of the nature of their participation in 10 selected organizations. Score was computed by adding all the score from selected organizations.

Following scores were assigned for nature of participation:

Nature of participation	Scores assigned
No participation	0
Participation as ordinary member	1
Participation as executive member	2
Participation as president/secretary	3

The organizational participation score ranged from '0'-30 where '0' indicated no participation and 30 indicated very high organizational participation.

3.5.6 Cosmopolitaness

It was computed for each respondent's to determine her degree of cosmopolitaness on the basis of her visits to 8 selected places external to her own social system. The scale used for computing the cosmopolitaness scores is presented below:

Extent of visit	Scores
------------------------	---------------

Not at all	0
Rarely	1
Occasionally	2
Frequently	3
Regularly	4

Logical frequencies of visits were considered for each responses. Scores obtained for visits to each of the above eight selected of places were added together to get the cosmopolitaness score of a respondent. Thus, cosmopolitaness score of the respondents could range from 0-32, while '0' indicated no cosmopolitaness and '32' indicated highest cosmopolitaness.

3.5.7 Innovativeness

Innovativeness of the women was measured by the earliness of adoption of technology. The scores for measuring innovativeness was as follows:

Time of adoption	Scores
Used within 1 year of hearing	4
Used within >1 to 2 years of hearing	3
Used within >2 to 3 years of hearing	2
Used after 3 years of hearing	1
Don't use	0

Thus, innovativeness score of the respondents could range from 0-40, while '0' indicated no innovativeness and '40' indicated highest innovativeness.

3.5.8 Credit received

The term credit received refers to the amount of credit that the respondent received from different sources. It was expressed in '000' taka. In measuring this variable, total credit received in '000' taka of an individual respondent was converted into score. A score of one was given for every one thousand taka. If one beneficiar receives Tk 5000, her score would be 5

3.5.9 Agricultural knowledge

Agricultural knowledge referred to the knowledge gained by the respondent in related to agricultural activities. Twenty questions on different aspect of agriculture were asked to the respondent to ascertain their knowledge score. The score was assigned as 2 for full correct answer and zero (0) for incorrect or no answer for each question. Partial score 1 was assigned for partial answers. Thus knowledge on agriculture scores of the respondents could range from '0' to 40 where zero (0) indicated very low knowledge and 40 indicated very high knowledge on agriculture.

3.5.10 Attitude towards innovations

Ten statements were considered for measuring attitude towards innovation by taking 5 positive and 5 negative statements. For positive statements, scores were assigned as 5, 4, 3, 2 and 1 for strongly agree, agree, neutral, disagree and strongly disagree, respectively. Reverse scores were assigned for negative statements.

Thus, score of attitude towards innovations of the respondents were computed by adding all the scores obtained from all the 10 statements. The attitude towards innovation score ranged from '10'-50 where '10' indicated very high unfavorable attitude and 50 indicated very high favorable attitude towards adoption of innovation.

3.5.11 Annual income from different IGAs

Annual income from different IGAs refers to the income of a respondent from different IGAs as kitchen gardening, poultry rearing and livestock rearing. It was expressed in '000' taka. In measuring this variable, total annual income from different IGAs in '000' taka of an individual respondent was converted into score. A score of one was given for every one thousand taka. For example,if a beneficiar had income Tk. 5000,her annual income score from IGAs would be 5

3.6 Use of communication media

Use of communication media of the rural women beneficiaries of Grameen Bank was measured by computing use of communication media score according to their

communication in 12 different sources in the area of kitchen gardening, poultry rearing and livestock rearing. Use of communication media score was computed in the following way:

<u>Responses</u>	<u>Weight</u>
Regularly	3
Frequently	2
Occasionally	1
Not at all	0

Thus, the use of communication media score of a respondent could range from '0' to 108 (36 × 3) where '0' indicated no use of communication media and 108 indicated very high use of communication media of women beneficiaries of Grameen Bank in income generating activities.

3.7 Hypothesis of the study

In the present study the following null hypotheses were formulated:

“There is no relationships between each of 11 selected characteristics of the women beneficiaries of Grameen Bank and their use of communication media in income generating activities”.

3.8 Data collection procedure

The researcher herself collected the data from the sample respondents through personal contact by using an interview schedule. Whenever any respondent faced difficulty in understanding questions, more attention was taken to explain the same with a view to enabling the women beneficiaries to answer properly. No serious problem was faced by the investigator during data collection but obtained cooperation from the respondents. Data were collected during the period from 15 September, 2014 to 23 October, 2014.

3.9 Data processing

For data processing and analysis the following steps were followed:

3.9.1 Compilation of data

After completion of field survey all the interview schedule were compiled, tabulated and analyzed according to the objectives of the study. In this process all the responses in the interview schedule were given numerical coded values. The responses to the question in the interview schedule were transferred to a master sheet to facilitate tabulation. Tabulation was done on the basis of categories developed by the investigator herself.

3.9.2 Categorization of respondents

For describing the various variables, the respondents were classified into various categories. In developing categories the researcher was guided by the nature of data and general consideration prevailing on the social system. The procedures have been discussed while describing the variable in the subsequent sections of next chapter.

3.10 Data analysis

Data collected from the respondents were compiled, 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. SPSS (version 11.5) computer program were used for analyzing the data. The categories and tables were used in describing data. The categories and tables were also used in presenting data for better understanding.

For determining the relationship of the selected characteristics of the women beneficiaries of Grameen Bank the use of communication media in income generating activities Pearson 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

The findings that were recorded in accordance with the objective of the study were presented in this chapter and probable discussion was made of the findings with justifiable interpretation. The chapter content in three (3) sections. The first section of this chapter deals with the characteristics of the women beneficiaries of Grameen Bank. The second section deals with the use of communication media by the women beneficiaries of Grameen Bank. The third section deals with the relationship between individual characteristics of the women beneficiaries with their use of communication media in income generating activities.

4.1 Characteristics of the women beneficiaries of Grameen Bank

Various interrelated characteristics of the women beneficiaries of Grameen Bank were collected under the present study. It was therefore, hypothesized that the characteristics of the women beneficiaries might have relationship with the use of communication media in income generating activities. However, the salient features of the 11 selected characteristics of the women beneficiaries of Grameen Bank such as age, educational qualification, family size, farm size, organizational participation, cosmopolitaness, innovativeness, credit received, agricultural knowledge, attitude towards innovations and income from different IGAs that might be greatly influences the use of communication media in income generating activities are presented in the following sub-sectors.

4.1.1 Age

The score of age of the women beneficiaries of Grameen Bank have been varied from 22 to 68 years with a mean and standard deviation of 41.81 and 10.30 respectively. Considering the age, the women beneficiaries of Grameen Bank was classified into three categories namely 'young', 'middle' and 'old' aged. The distribution of women beneficiaries of Grameen Bank according to their age is presented in Table 4.1.

Table 4.1 Distribution of the women beneficiaries of Grameen Bank according to their age

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Young aged (below 35 years)	26	24.76	41.81	10.30
Middle aged (35-50 years)	59	56.19		
Old aged (above 50 years)	20	19.05		
Total	105	100		

Table 4.1 indicates that the middle aged women beneficiaries of Grameen Bank comprised of the highest proportion (56.19 percent) followed by young aged category (24.76 percent) and the lowest proportion were made by the old aged category (19.05 percent). Data also indicates that the middle and young aged respondents constitute about 80.95 percent of the respondents. The young and middle aged respondents were more dynamic and basically they use more communication media for income generating activities.

4.1.2 Educational qualification

Educational qualification scores of the women beneficiaries of Grameen Bank ranged from 0 to 14 with a mean and standard deviation of 3.63 and 3.69 respectively. Based on their educational scores, the respondents were classified into five categories such as 'illiterate' (0), can sign only (0.5), 'primary education' (1 to 5), 'secondary education' (6 to 10), above secondary (above 10). The distribution of the women beneficiaries of Grameen Bank according to their level of education is presented in Table 4.2.

Table 4.2 Distribution of the women beneficiaries of Grameen Bank according to their educational qualification

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Illiterate (0)	19	18.10	3.63	3.69
Can sign only (0.5)	30	28.56		
Primary education (1-5)	33	31.43		
Secondary education (6-10)	19	18.10		
Above secondary (above 10)	4	3.81		
Total	105	100		

Table 4.2 shows that women beneficiaries of Grameen Bank under ‘primary education category’ constitute the highest proportion (31.43 percent) compared to 28.56 percent ‘can sign only’ category and 18.10 percent illiterate and secondary level category. On the other hand the lowest 3.81 percent constituted above secondary education level category. Education broadens the horizon of outlook of women beneficiaries of Grameen Bank and expands their capability to analyze any situation related to different IGAs activities.

4.1.3 Family Size

Family size of the women beneficiaries of Grameen Bank ranged from 2 to 9 with the mean and standard deviation of 4.10 and 1.58 respectively. According to family size the respondents were classified into three categories viz. ‘small’, ‘medium’ and ‘large’ family. The distribution of the respondents according to their family size is presented in Table 4.3.

Table 4.3 Distribution of the women beneficiaries of Grameen Bank according to their family size

Categories	Respondents’		Mean	Standard deviation
	Number	Percent		
Small family (upto 4)	70	66.67	4.10	1.58
Medium family (5-7)	31	29.52		
Large family (above 7)	4	3.81		
Total	105	100		

Data in Table 4.3 indicate that the small size family constitute the highest proportion (66.67 percent) followed by the medium size family (29.52 percent). Only 3.81 percent respondents had large family size. Such finding is quite normal as per the situation of Bangladesh. Table 4.3 also showed that average family size of the respondents was comparatively lower than that of national average of 5.40.

4.1.4 Farm size

The farm size of the women beneficiaries of Grameen Bank ranged from 0.015 hectare to 0.456 hectare with a mean and standard deviation of 0.169 and 0.112 respectively. Based on their farm size, the respondents were classified into two categories following the categorization of DAE (1999). These categories were marginal farm holder (below 0.2

ha) and small farm holder (0.201 to 1.0 ha). The distribution of the women beneficiaries of Grameen Bank according to their farm size categories has been presented in Table 4.4.

Table 4.4 Distribution of the women beneficiaries of Grameen Bank according to their farm size

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Marginal (0.02-0.2 ha)	67	63.81	0.169	0.112
Small (0.21-1.0 ha)	38	36.19		
Total	105	100		

Table 4.4 indicates that the marginal farm holder constituted the highest proportion 63.81 percent and the lowest 36.19 percent in small farm holder. The findings of the study reveal that all of the farmers were marginal to small sized farm holder. The average farm size of the rural women of 0.169 hectares was lower than that of national average of 0.78 hectares in Bangladesh (BBS, 2008).

4.1.5 Organizational participation

Organizational participation score of the women beneficiaries of Grameen Bank ranged from 6 to 26 against the possible range of 0-30 with a mean and standard deviation of 14.20 and 5.40 respectively. Based on their organizational participation score, the respondents were classified into three categories. These categories were low, medium and high level organizational participation. The distribution of the women beneficiaries of Grameen Bank according to their organizational participation score is presented in Table 4.5.

Table 4.5 Distribution of the women beneficiaries of Grameen Bank according to their organizational participation

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Low participation (below 10)	24	22.86	14.20	5.40
Medium participation (10-20)	66	62.85		
High participation (above 20)	15	14.29		
Total	105	100		

Data revealed that about (62.85 percent) of the respondents had medium level organizational participation, while 22.86 percent had low level organizational participation and the lowest 14.29 percent had high level organizational participation.

4.1.6 Cosmopolitaness

Cosmopolitaness score of the women beneficiaries of Grameen Bank ranged from 12 to 29 against the possible range of 0-32 with a mean and standard deviation of 20.82 and 5.05 respectively. Based on their cosmopolitaness score, the respondents were classified into three categories. These categories were low, medium and high level cosmopolitaness. The distribution of the women beneficiaries of Grameen Bank according to their cosmopolitaness score is presented in Table 4.6.

Table 4.6 Distribution of the women beneficiaries of Grameen Bank according to their cosmopolitaness

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Low cosmopolitaness (below 18)	35	33.33	20.82	5.05
Medium cosmopolitaness (18-24)	38	36.19		
High cosmopolitaness (above 24)	32	30.48		
Total	105	100		

In Table 4.6, data revealed that about (36.19 percent) of the respondents had medium level cosmopolitaness, while 33.33 percent had low level cosmopolitaness and the lowest 30.48 percent had high level cosmopolitaness.

4.1.7 Innovativeness

The innovativeness score of the respondent beneficiaries of Grameen Bank ranged from 12 to 34 against the possible range of 0-40 with a mean and standard deviation of 19.41 and 4.81 respectively. Based on their innovativeness score, the respondents were classified into three categories. These categories were ‘low’, ‘medium’ and ‘high’ innovativeness. The respondent’s distribution according to innovativeness is presented in Table 4.7.

Table 4.7 Distribution of the women beneficiaries of Grameen Bank according to their innovativeness

Categories	Respondents’		Mean	Standard deviation
	Number	Percent		
Low innovativeness (below 20)	66	62.86	19.41	4.81
Medium innovativeness (20-27)	30	28.57		
High innovativeness (above 27)	9	8.57		
Total	105	100		

Table 4.7 indicates that respondent women beneficiaries of Grameen Bank have low innovativeness category constitute the highest proportion (62.86 percent) followed by medium innovativeness (28.57 percent) and high innovativeness (8.57 percent). Data revealed that the maximum percentage (91.43 percent) is the category of low to medium innovativeness group.

4.1.8 Credit received

Credit received score of the respondent women beneficiaries of Grameen Bank ranged from 0 to 100 with a mean and standard deviation of 10.39 and 13.30 respectively. On the basis of credit received, the women beneficiaries of Grameen Bank were classified into three categories, viz. low, medium and high level credit received. The distribution of the respondent women beneficiaries of Grameen Bank according to credit received are presented in Table 4.8.

Table 4.8 Distribution of the women beneficiaries of Grameen Bank according to credit received

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Low credit received (below 5)	38	36.19	10.39	13.30
Medium credit received (5-15)	50	47.62		
High credit received (above 15)	17	16.19		
Total	105	100		

Data in Table 4.8 revealed that the women beneficiaries of Grameen Bank having medium credit received constitute the highest proportion (47.62 percent) followed by low credit received (36.19 percent) and high credit received (16.19 percent). Overwhelming majority 84% respondents have low to medium level credit received level.

4.1.9 Agricultural knowledge

Agricultural knowledge score of the women beneficiaries of Grameen Bank ranged from 10 to 36 against the possible range of 0-40. The mean and standard deviation of agricultural knowledge score was 20.50 and 6.17 respectively. On the basis of agricultural knowledge scores, the respondents were classified into three categories namely, 'low, 'medium' and 'high' knowledge. The distribution of the respondents according to their agricultural knowledge is given in Table 4.9.

Table 4.9 Distribution of the women beneficiaries of Grameen Bank according to their agricultural knowledge

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Low knowledge (below 20)	55	52.38	20.50	6.17
Medium knowledge (20-30)	41	39.05		
High knowledge (Above 30)	9	8.57		
Total	105	100		

Data of Table 4.9 reveals that majority (52.38 percent) of the respondents felt in low knowledge category followed by 39.05 percent in medium knowledge category and only 8.57 percent in high knowledge category. The findings of the present study reveal that around 91 percent of the respondent women beneficiaries of Grameen Bank in the study

area had low to medium knowledge on agricultural activities.

4.1.10 Attitude towards innovation

Attitude towards innovation score of the women beneficiaries of Grameen Bank ranged from 16 to 46 against the possible range of 10-50 with a mean and standard deviation of 31.18 and 7.62 respectively. Based on their attitude towards innovation score, the respondents were classified into three categories. These categories were ‘low’, ‘medium’ and ‘high’ attitude. The distribution of the respondent women beneficiaries of Grameen Bank according to their attitude towards innovation score is presented in Table 4.10.

Table 4.10 Distribution of the women beneficiaries of Grameen Bank according to their attitude towards innovation

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Unfavorable attitude (upto 29)	39	37.1	27.18	7.62
Neutral attitude (30)	7	6.7		
Favorable attitude (above 30)	59	56.2		
Total	105	100		

Table 4.10 indicates that women beneficiaries of Grameen Bank have favorable attitude towards innovations constitute the highest proportion (56.2 percent), whereas the lowest proportion (6.7 percent) by neutral attitude which was followed by unfavorable attitude towards innovation (37.1 percent).

4.1.11 Income from IGAs

Income from IGAs of the women beneficiaries of Grameen Bank ranged from 68 to 372 thousand taka with a mean and standard deviation of 156.54 and 72.16 respectively. On the basis of income from IGAs, the women beneficiaries of Grameen Bank were classified into three categories, viz. low, medium and high income from IGAs. The distribution of the women beneficiaries of Grameen Bank according to income from IGAs is presented in Table 4.11.

Table 4.11 Distribution of the women beneficiaries of Grameen Bank according to their income from IGAs

Categories	Respondents'	Mean	Standard
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	Number	Percent		deviation
Low income (below 100)	17	16.19	156.54	72.16
Medium income (100-200)	68	64.76		
High income (above 200)	20	19.05		
Total	105	100		

Data revealed that the women beneficiaries of Grameen Bank having medium income from IGAs constitute the highest proportion (64.76 percent) followed by high income (19.05 percent) and low income (16.19 percent). Overwhelming majority about (81%) respondents have low to medium level income from IGAs.

4.2 Use of Communication Media

Use of communication media is the main focus of this study. Use of communication media by the women beneficiaries of Grameen Bank in income generating activities was measured on the basis of use of information sources for 3 income generating activities with 12 specific communication sources in 4 level of extent of use.

Use of communication media by the women beneficiaries of Grameen Bank in income generating activities could range from 32 to 95 against the possible range of 0-108. The mean and standard deviation of use of communication media by the women beneficiaries of Grameen Bank in income generating activities was 55.39 and 12.50 respectively. On the basis of use of communication media by the women beneficiaries of Grameen Bank in income generating activities scores, the respondents were classified into three categories namely, 'low use', 'medium use' and 'high use'. The distribution of the respondents according to use of communication media in income generating activities is given in Table 4.12.

Table 4.12 Distribution of the women according to their use of communication media

Categories	Respondents'		Mean	Standard deviation
	Number	Percent		
Low use (below 50)	29	27.62	55.39	12.50
Medium use (50-70)	67	63.81		

High use (above 70)	9	8.57		
Total	105	100		

Table 4.12 indicates that among the respondents the highest proportion (63.81 percent) of the women beneficiaries of Grameen Bank belonged to the medium use group followed by 27.62 percent in low use group and the rest 8.57 percent in high use group in use of communication media by the women beneficiaries of Grameen Bank in income generating activities. Among the women beneficiaries of Grameen Bank overwhelming majority (91.43%) of the women beneficiaries of Grameen Bank were low to medium user of communication media in income generating activities.

4.3 Media Use Index (MUI)

There were twelve communication media in differently from three income generating activities that the Grammen Bank beneficiaries generally used in getting information in income generating activities. The respondent used these media with different frequency. A Media Use Index (MUI) for selected twelve communication media was computed to serve the purpose by using the formula.

$$\text{Media Use Index (MUI)} = M_{\text{Reg}} \times 3 + M_{\text{Fre}} \times 2 + M_{\text{Occ}} \times 1 + M_{\text{N}} \times 0$$

Where,

M_{Reg} = No. of respondents use communication media regularly

M_{Fre} = No. of respondents use communication media frequently

M_{Occ} = No. of respondents use communication media occasionally

M_{N} = No. of respondents use communication media not at all

Media Use Index (MUI) for the women beneficiaries of Grameen Bank could range from 0 to 945, where '0' indicating lowest use of communication media and '945' indicating highest use of communication media by the women beneficiaries of Grameen Bank. However, computed Media Use Index (MUI) ranged from 128-840. Rank order was made on the basis of descending order of MUI of the items of media.

Table 4.13 Rank order of use of communication media by the women beneficiaries of Grameen Bank

Communication media	Frequency				Media Use Index (MUI)	Rank
	Regularly	Frequently	Occasionally	Not at all		
Family members	229	70	13	3	840	1
NGO Officer	223	73	12	7	827	2
Relatives	205	84	19	7	802	3
Aged man of the family	182	87	23	23	743	4
Aged man of the village	148	125	19	23	713	5
Group discussion	103	81	71	60	542	6
Sub Assistant Agricultural Officer	81	66	44	124	419	7
Mohila somity meting	56	50	34	175	302	8
Television	34	38	47	196	225	9
Mobile & Telephone	12	23	63	217	145	10
Radio	11	27	43	234	130	11
Newspaper	13	28	33	241	128	12

Table 4.13 represents the twelve aspects of use of communication media. As per the rank order of the Media Use Index (MUI) Family members positioned the 1st, NGO officers in 2nd, Relatives in 3rd, Aged man of the family in 4th, Aged man of the village in 5th, Group discussion in 6th, Sub Assistant Agriculture Officer in 7th, Mohila somity meeting in 8th, Television in 9th, Mobile & Telephone in 10th, Radio in 11th and Newspaper in 12th.

4.3 Relationship of the selected characteristics of women beneficiaries of Grameen Bank with their use of communication media in income generating activities

Pearson Product Moment Correlation Co-efficient was computed in order to find out the extent of relationship of each of the selected characteristics of the women beneficiaries of Grameen Bank with their use of communication media in income generating activities. To reject or accept the null hypothesis at 0.05 and 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. The results of correlation test is shown in Table 14.

Table 4.14 Pearson’s product moment co-efficient of correlation showing relationship of each of the selected characteristics of the women

beneficiaries of Grameen Bank with their use of communication media in income generating activities

N =105

	Selected characteristics of the women beneficiaries	Value of co-efficient of correlation	Tabulated value	
			0.05 level	0.01 level
Use of Communication Media by the Women Beneficiaries of Grameen Bank in Income Generating Activities	Age	-0.111 ^{NS}	0.196	0.252
	Educational qualification	0.480**		
	Family size	0.080 ^{NS}		
	Farm size	0.156 ^{NS}		
	Organizational participation	0.286**		
	Cosmopolitaness	0.257**		
	Innovativeness	0.353**		
	Credit received	0.024 ^{NS}		
	Agricultural knowledge	0.242*		
	Attitude towards innovations	0.224*		
	Income from different IGAs	0.061 ^{NS}		

** : Correlation is significant at the 0.01 level;

* : Correlation is significant at the 0.05 level

NS: Non Significant

4.4.1 Age VS use of communication media in income generating activities

The coefficient of correlation between age and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found -0.111. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a negative trend between the concerned variables.*
- b. *The observed value of r (-0.111) between the concerned variables was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could not be rejected.*
- d. *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*

Based on the above findings it was concluded that age had non significant negative relationships with the use of communication media in income generating activities. This represent that age of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities but with the increases of age of the respondent's use of communication media in income generating activities also decreases.

4.4.2 Educational qualification VS use of communication media in income generating activities

The coefficient of correlation between educational qualification and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.480. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*

- b. *The observed value r (0.480) between the concerned variables was found to be greater than the tabulated value ($r = 0.252$) with 103 degrees of freedom at 0.01 level of probability.*
- c. *The null hypothesis could be rejected.*
- d. *The relationship between the concerned variables was statistically significant at 0.01 level of probability.*

Based on the above findings it was concluded that educational qualification had significant positive relationships with the use of communication media in income generating activities. This represent that educational qualification of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of educational qualification of the respondent's use of communication media in income generating activities increases.

4.4.3 Family size VS use of communication media in income generating activities

The coefficient of correlation between family size and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.080. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*
- b. *The observed value r (0.080) between the concerned variables was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could not be rejected.*
- d. *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*

Based on the above findings it was concluded that family size had non significant positive relationships with the use of communication media in income generating

activities. This represent that family size of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities but with the increases of family size of the respondent's use of communication media in income generating activities also increases.

4.4.4 Farm size VS use of communication media in income generating activities

The coefficient of correlation between farm size and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.156. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. The relationship showed positive trend between the concerned variables.*
- b. The observed value r (0.156) between the concerned variables was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. The null hypothesis could not be rejected.*
- d. The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*

Based on the above findings it was concluded that farm size had non significant positive relationships with the use of communication media in income generating activities. This represent that farm size of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities but with the increases of farm size of the respondent's use of communication media in income generating activities also increases.

4.4.5 Organizational participation VS use of communication media in income generating activities

The coefficient of correlation between organizational participation and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.286. The

following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*
- b. *The observed value r (0.286) between the concerned variables was found to be greater than the tabulated value ($r = 0.252$) with 103 degrees of freedom at 0.01 level of probability.*
- c. *The null hypothesis could be rejected.*
- d. *The relationship between the concerned variables was statistically significant at 0.01 level of probability.*

Based on the above findings it was concluded that organizational participation had significant positive relationships with the use of communication media in income generating activities. This represent that organizational participation of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of organizational participation of the respondent's use of communication media in income generating activities increases.

4.4.6 Cosmopolitaness VS use of communication media in income generating activities

The coefficient of correlation between cosmopolitaness and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.286. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*
- b. *The observed value r (0.257) between the concerned variables was found to be greater than the tabulated value ($r = 0.252$) with 103 degrees of freedom at 0.01 level of probability.*
- c. *The null hypothesis could be rejected.*

- d. The relationship between the concerned variables was statistically significant at 0.01 level of probability.*

Based on the above findings it was concluded that cosmopolitaness had significant positive relationships with the use of communication media in income generating activities. This represent that cosmopolitaness of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of cosmopolitaness of the respondent's use of communication media in income generating activities increases.

4.4.7 Innovativeness VS use of communication media in income generating activities

The coefficient of correlation between innovativeness and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.353. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. The relationship showed a positive trend between the concerned variables.*
- b. The observed value r (0.353) between the concerned variables was found to be greater than the tabulated value ($r = 0.252$) with 103 degrees of freedom at 0.01 level of probability.*
- c. The null hypothesis could be rejected.*
- d. The relationship between the concerned variables was statistically significant at 0.01 level of probability.*

Based on the above findings it was concluded that innovativeness had significant positive relationships with the use of communication media in income generating activities. This represent that innovativeness of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of innovativeness of the respondent's use of communication media in income generating activities increases.

4.4.8 Credit received VS use of communication media in income generating activities

The coefficient of correlation between credit received and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.024. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed positive trend between the concerned variables.*
- b. *The observed value r (0.024) between the concerned variables was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could not be rejected.*
- d. *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*

Based on the above findings it was concluded that credit received had non significant positive relationships with the use of communication media in income generating activities. This represent that credit received of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities but with the increases of credit received of the respondent's use of communication media in income generating activities also increases.

4.4.9 Agricultural knowledge VS use of communication media in income generating activities

The coefficient of correlation between agricultural knowledge and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.242. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*

- b. *The observed value r (0.242) between the concerned variables was found to be greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could be rejected.*
- d. *The relationship between the concerned variables was statistically significant at 0.05 level of probability.*

Based on the above findings it was concluded that agricultural knowledge had significant positive relationships with the use of communication media in income generating activities. This represent that agricultural knowledge of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of agricultural knowledge of the respondent's use of communication media in income generating activities increases.

4.4.10 Attitude towards innovations VS use of communication media in income generating activities

The coefficient of correlation between attitude towards innovations and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.224. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed a positive trend between the concerned variables.*
- b. *The observed value r (0.224) between the concerned variables was found to be greater than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could be rejected.*
- d. *The relationship between the concerned variables was statistically significant at 0.05 level of probability.*

Based on the above findings it was concluded that attitude towards innovations had significant positive relationships with the use of communication media in income generating activities. This represent that attitude towards innovations of the women beneficiaries of Grameen Bank was an important factor in use of communication media in income generating activities and with the increases of attitude towards innovations of the respondent's use of communication media in income generating activities increases.

4.4.11 Income from different IGAs VS use of communication media in income generating activities

The coefficient of correlation between income from different IGAs and use of communication media in income generating activities is presented in Table 4.14. The coefficient of correlation between the concerned variables was found 0.061. The following observations were made on the basis of the value of correlation coefficient between the two concerned variables of the study.

- a. *The relationship showed positive trend between the concerned variables.*
- b. *The observed value r (0.061) between the concerned variables was found to be smaller than the tabulated value ($r = 0.196$) with 103 degrees of freedom at 0.05 level of probability.*
- c. *The null hypothesis could not be rejected.*
- d. *The relationship between the concerned variables was statistically non significant at 0.05 level of probability.*

Based on the above findings it was concluded that income from different IGAs had non significant positive relationships with the use of communication media in income generating activities. This represent that income from different IGAs of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities but with the increases of income from different IGAs of the respondent's use of communication media in income generating activities also increases.

Pearson Product Moment Correlation Co-efficient between dependent and independent variable revealed that educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in income generating activities. Family size, farm size, credit received and income from different IGAs had non significant positive relationships, while age had non significant negative relationship with use of communication media in income generating activities under the present study.

CHAPTER V

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

5.1.1 Selected characteristics of the farmers

Age: The middle aged women beneficiaries of Grameen Bank comprised the highest proportion (56.19 percent) and the lowest proportion was made by the old aged category (19.05 percent).

Educational qualification: ‘Primary education category’ constitutes the highest proportion (31.43 percent) and the lowest (3.81 percent) above secondary education level category.

Family size: The small size family constitutes the highest proportion (66.67 percent) and

the lowest (3.81 percent) respondents had large family size.

Farm size: The marginal farm holder constitute the highest proportion (63.81 percent) and the lowest (36.19 percent) in small farm holder

Organizational participation: About (62.85 percent) of the respondents had medium level organizational participation, while the lowest (14.29 percent) had high level organizational participation.

Cosmopolitaness: The highest (36.19 percent) of the respondents had medium level cosmopolitaness, while the lowest (30.48 percent) had high level cosmopolitaness.

Innovativeness: Low innovativeness category constitutes the highest proportion (62.86 percent) and high innovativeness (8.57 percent) is the lowest innovativeness.

Credit received: Women beneficiaries of Grameen Bank having medium credit received constitute the highest proportion (47.62 percent) and low credit received (16.19 percent) constitute the lowest proportion.

Agricultural knowledge: The majority (52.38 percent) of the respondents felt in low knowledge category and only (8.57 percent) in high knowledge category.

Attitude towards innovation: Women beneficiaries of Grameen Bank have favorable attitude towards innovations constitute the highest proportion (56.2 percent), whereas the lowest proportion (6.7 percent) by neutral attitude.

Income from IGAs: Women beneficiaries of Grameen Bank having medium income from IGAs constitute the highest proportion (64.76 percent) and low income (16.19 percent) in lowest proportion.

5.1.2 Use of communication media in income generating activities

The highest 63.81 percent respondent women beneficiaries of Grameen Bank belongs to the group of medium use followed by 27.62 percent in lowest use group and the lowest percentage 8.57 percent in highest group in use of communication media by the women beneficiaries of Grameen Bank in income generating activities.

5.1.3 Relationship of the selected characteristics of women beneficiaries with their use of communication media

Pearson Product Moment Correlation Co-efficient variable revealed that educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in income generating activities. Family size, farm size, credit received and income from different IGAs had non significant positive relationships, while age had non significant negative relationship with use of communication media in income generating activities.

5.1.4 Media Use Index (MUI)

As per Media Use Index (MUI) Family members positioned the 1st, NGO officers in 2nd, Relatives in 3rd, Aged man of the family in 4th, Aged man of the village in 5th, Group discussion in 6th, Sub Assistant Agriculture Officer in 7th, Mohila somity meeting in 8th, Television in 9th, Mobile & Telephone in 10th, Radio in 11th and Newspaper in 12th.

5.2 Conclusions

1. The findings indicated that the overwhiling majority (91.43%) of the women beneficiaries of Grameen Bank belonged to the group of low to medium user of communication media. Based on finding, it may be concluded that majority of the women maintained low to medium use of communication sources for getting information about IGAs which might hamper earning of women through IGAs. So there is need for improvement of communication exposure of women for increasing their income from IGAs.
2. Educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in IGAs. So Conclusion can be drawn that the above mentioned personal attributes of the women to be better utilized for increasing their income from income generation activities of GB.

3. Family size, farm size, credit received and income from different IGAs had non significant positive relationship with use of communication media and age had non significant negative relationship with use of communication media in income generating activities. Therefore, it may be concluded that some of the characteristics of women may not show any significant relationship with their communication exposure but judicious handling of these characteristics might contribute in increasing working efficiency of women for increased earning from IGAs of GB.

5.3 Recommendations

5.3.1 Recommendations for policy implications

On the basis of observation and conclusions from the findings of the study following recommendations are made:

1. Overwhelming majority of the women maintained low to medium use of communication sources for getting information about IGAs, So in order to increase more use of communication media in income generating activities different GOs, NGOs and institutes may arrange awareness activities for increases the involvement of women in income generating activities.
2. Educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation of the respondents had significant positive relationship with their use of communication media in IGAs. So, initiative should be taken by GOs and NGOs for increasing educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovation of the rural women.

5.3.2 Recommendations for further study

On the basis of scope and limitations of the present study and observation made by the researcher, the following recommendations are made for future study.

1. This study was conducted in Golabgonj Upazila of Sylhet district. Similar studies are required to be conducted in other areas of Bangladesh where similar environmental, socio-economic and physical conditions exist to compare the findings.

2. Only 11 selected characteristics of the women beneficiaries of Grameen Bank were considered for the study. Other factors might have influence on the use of communication media of women beneficiaries of Grameen Bank in income generating activities, which need to be identified through further study.

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APPENDIX

Appendix I. An Interview Schedule for the Study

**DEPARTMENT OF AGRICULTURAL EXTENSION AND INFORMATION SYSTEM
SHER-E-BANGLA AGRICULTURAL UNIVERSITY
DHAKA 1207**

An interview schedule for a research study entitle

**“USE OF COMMUNICATION MEDIA BY THE WOMEN BENEFICIARIES
OF GRAMEEN BANK IN INCOME GENERATING ACTIVITIES
IN A SELECTED AREA OF SYLHET DISTRICT”**

Serial No.....

Respondent Name :

Village : Union : Upazila:

[Please provide following information. Your information will be kept confidential and will be used for research purpose only]

1. Age

What is your present age? Years

2. Educational Qualification

What is the level of your education?

- a) Illiterate () b. Can sign only () c. Have passed class.....
d. Did not read in School/Madrasha but can read and write and level of education is equivalent to class.....

3. Family Size

State the number of your family members.....

4. Farm Size

Please mention the area of your land according to use

Sl. No.	Type of land use	Area of land	
		Local unit (Decimal/Bigha)	Hectare
A	Homestead area with pond		
B	Own land under own cultivation		
C	Area taken by a respondent from others on borga system		
D	Area Given by a respondent to others on borga system		
E	Cultivated area taken as lease by respondent from other		
Total = A+B+1/2(C+D)+E			

5. Organizational Participation

Please mention the nature of your participation with the following organization
(Tick in right place)

SL. No.	Organizations	No. Participation	Nature and duration of participation		
			Ordinary Member	Executive Member	President/ Secretary
1	NGO organized group				
2	Rural arbitration committee				
3	Ansar/VDP				
4	School Committee				
5	Madrasha/Temple Committee				
6	Women/Farmer Co-operative Society				
7	Mosque/Puja Committee				
8	Hat/Bazaar Committee				
9.	Youth Club/committe				
10	Any GO group				

6. Cosmopolitaness

Please mention the frequency of visits to the following places
(Please tick mark in right space)

Sl. No.	Places of visit	Frequency of visit				
		Regularly	Frequently	Occasionally	Rarely	Not at all
01	Visit Sub Assistant Agriculture office	7 times/ month ()	5-6 times/ month ()	3-4 times/ month ()	1-2 times/ month ()	
02	Visit Upazilla Agricultural office	7 times/ month ()	5-6 times/ month ()	3-4 times/ month ()	1-2 times/ month ()	
03	Visit DAE's district headquarters	4 times/ year ()	3 times/ year ()	2 times/year ()	1 time/ year ()	
04	Visit District town	7 times/ month ()	5-6 times/ month ()	3-4 times/ month ()	1-2 times/ month ()	
05	Visit neighboring & district town	7 times/ month ()	5-6 times/ month ()	3-4 times/ month ()	1-2 times/ month ()	
06	Visit Local & regional agricultural research institute	4 times/ year ()	3 times/ year ()	2 times/ year ()	1 time/ year ()	
07	Visit Capital city-Dhaka	4 times/ year ()	3 times/ year ()	2 times/year ()	1 time/ year ()	

08	Visit Agricultural fair held in Upazilla, District & Capital city	4 times/ life ()	3 times/ life ()	2 times/life ()	1 time/ life ()	
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7. Innovativeness

Please give your information related to innovativeness

Sl. No.	Name of the technologies	Time of use				Don't use
		Used within 1 year of hearing	Used within >1 to 2 years of hearing	Used within >2 to 3 years of hearing	Used after 3 years or more of hearing	
1	Involvement with different IGAs					
2	Inclusion of homestead fruits					
3	Inclusion of vegetable crops					
4	Inclusion of cash crops					
5	Inclusion of livestock					
6	Inclusion of fisheries					
7	Inclusion of poultry					
8	Management of one house one farm program					
9	Use of different plant species for one house one farm program					
10	Inclusion of rice cum fish culture					

8. Credit received

Sl. No.	Source of credit	Amount of credit (Tk.)
1	BRAC	
2	Bank (Janata, Sonali etc.)	
3	Grameen Bank	
4	ASA	
5	Proshika	
6	Relatives	
7	Friends	
Total		

9. Agricultural Knowledge

Please answer the following questions

Sl. No.	Questions	Assigned score	Obtained marks
1	Mention two name of winter vegetables	2	
2	What is the qualities of good seeds	2	
3	Briefly describe the importance of use of HYV	2	
4	Mention two name of chemical fertilizer	2	
5	Briefly describe the process rice threshing with quality	2	
6	Mention name of two disease of Hen and Duck	2	
7	Difference of local and modern variety for cultivation	2	
8	Mention two name of disease of cattle and goat	2	
9	Name of two year round fruit producing plant	2	
10	Mention the name of two pulse crops	2	
11	What is IPM?	2	
12	What is light trap?	2	
13	What is the function of Urea fertilizer	2	
14	Mention two variety of Potato	2	
15	When to irrigate in tomato?	2	
16	Mention on disease of tomato	2	
17	Mention one disease of potato	2	
18	Mention two major insect of T-Aman rice	2	
19	Mention the name of two beneficial insect	2	
20	How many eggs given by a local hen per year	2	
Total		40	

10. Attitude towards innovations

Please indicate the opinion against the following statements

Sl. No.	Statements	Degree of agreement				
		Strongly agree	Agree	Neutral	Disagree	Strongly Disagree
(+)1	Local variety of rice cultivation is not profitable than HYV of rice cultivation					
(-)2	Application of Guttee urea is not better than common Urea					
(+)3	IPM is better than other pest control measures					
(-)4	Country plough is less important than power tiller					
(+)5	Vaccination is essential to control poultry disease					
(-)6	Line transplanting is not suitable for production					
(+)7	Organic manure improves soil fertility					
(-)8	Chemical control method is the only way for pest management					
(+)9	Healthy seed can increase Agricultural production					

(-)10	Practicing modern Agricultural technologies are very costly					
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11. Annual income from different IGAs (Income Generating Activities)

Please mention the amount of annual income from the following IGAs

SL. No.	Income Generating Activities (IGAs)	Total Income (Tk.)/year
1	Kitchen gardening	
2	Poultry rearing	
3	Livestock rearing	
Total		

12. Use of communication media

a) Kitchen gardening

Please indicate which of the following communication media you used in getting information in income generating activities (Tick in right place)

SL. No.	Communication	Frequency			
		Regularly	Frequently	Occasionally	Not at all
1	Family members	21-28 times/week	13-20 times/week	6-12 times/week	0
2	Aged Man of the family	21-28 times/week	14-20 times/week	6-12 times/week	0
3	Aged man of the village	8-10 times/week	5-7 times/week	2-4 times/week	0
4	Relatives	4-6 times/week	2 times/week	1 times/week	0
5	Sub Assistant Agricultural officer	> 2 times/week	2 times/week	1 times/week	0
6	NGO Officer	5-7 times/week	3-4 times/week	1-2 times/week	0
7	Group discussion	5-7 times/week	2-4 times/week	1 times/Month	0
8	Mohila somity meeting	4-7 times/week	2-3 times/week	1 times/Month	
9	Television	21-28 times/week	13-20 times/week	6-12 times/Month	0
10	Radio	21-28 times/week	13-20 times/week	6-12 times/week	0
11	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
12	Mobile & Telephone	21-28 times/week	13-20 times/week	6-12 times/week	0
Total					

b) Poultry rearing

Please indicate which of the following communication media you used in getting information in income generating activities (Tick in right place)

SL. No.	Communication	Frequency			
		Regularly	Frequently	Occasionally	Not at all
1	Family members	21-28 times/week	13-20 times/week	6-12 times/week	0
2	Aged Man of the family	21-28 times/week	14-20 times/week	6-12 times/week	0
3	Aged man of the village	8-10 times/week	5-7 times/week	2-4 times/week	0
4	Relatives	4-6 times/week	2 times/week	1 times/week	0
5	Sub Assistant Agricultural officer	> 2 times/week	2 times/week	1 times/week	0
6	NGO Officer	5-7 times/week	3-4 times/week	1-2 times/week	0
7	Group discussion	5-7 times/week	2-4 times/week	1 times/Month	0
8	Mohila somity meeting	4-7 times/week	2-3 times/week	1 times/Month	
9	Television	21-28 times/week	13-20 times/week	6-12 times/Month	0
10	Radio	21-28 times/week	13-20 times/week	6-12 times/week	0
11	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
12	Mobile & Telephone	21-28 times/week	13-20 times/week	6-12 times/week	0
Total					

c) Livestock rearing

Please indicate which of the following communication media you used in getting information in income generating activities (Tick in right place)

SL. No.	Communication	Frequency			
		Regularly	Frequently	Occasionally	Not at all
1	Family members	21-28 times/week	13-20 times/week	6-12 times/week	0
2	Aged Man of the family	21-28 times/week	14-20 times/week	6-12 times/week	0
3	Aged man of the village	8-10 times/week	5-7 times/week	2-4 times/week	0
4	Relatives	4-6 times/week	2 times/week	1 times/week	0
5	Sub Assistant Agricultural officer	> 2 times/week	2 times/week	1 times/week	0
6	NGO Officer	5-7 times/week	3-4 times/week	1-2 times/week	0
7	Group discussion	5-7 times/week	2-4 times/week	1 times/Month	0
8	Mohila somity meeting	4-7 times/week	2-3 times/week	1 times/Month	
9	Television	21-28 times/week	13-20 times/week	6-12 times/Month	0
10	Radio	21-28 times/week	13-20 times/week	6-12 times/week	0
11	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
12	Mobile & Telephone	21-28 times/week	13-20 times/week	6-12 times/week	0
Total					

Thanks for your co-operation.

Signature of the interviewer with Date

Appendix II. Correlation Matrix

Characters	A	B	C	D	E	F	G	H	I	J	K	L
A	-											
B	-0.034	-										
C	-0.166	0.260**	-									
D	-0.099	0.097	0.139	-								
E	0.069	0.247*	-0.143	0.089	-							
F	-0.210*	0.104	0.100	0.008	0.014	-						
G	-0.097	0.460**	0.215*	0.242*	0.305**	-0.006	-					
H	-0.031	-0.012	0.039	0.218*	-0.039	0.136	0.218*	-				
I	-0.077	0.337**	0.188	0.253**	-0.035	0.317**	0.282**	0.061	-			
J	-0.090	0.243*	-0.027	0.106	0.123	-0.032	0.294**	-0.027	0.091	-		
K	-0.045	0.218*	0.102	0.063	0.260**	-0.019	0.305**	-0.076	0.106	0.065	-	
L	-0.111	0.480**	0.080	0.156	0.286**	0.257**	0.353**	0.024	0.242*	0.224*	0.061	-

A: Age size

B: Educational qualification

C: Family

D: Farm size
Cosmopolitaness

E: Organizational participation

F:

G: Innovativeness
Agricultural knowledge

H: Credit received

I:

J: Attitude towards innovations

K: Income from different IGAs

L: Use of Communication Media by the Women Beneficiaries of Grameen Bank in Income Generation Activities

** : Correlation is significant at the 0.01 level;

* : Correlation is significant at the 0.05 level