

**USE OF COMMUNICATION MEDIA BY THE BRAC WOMEN  
BENEFICIARIES IN INCOME GENERATING ACTIVITIES IN A  
SELECTED AREA OF NILPHAMARI DISTRICT**

**By**

**MD. ALAMIN HOSSAIN  
REG. NO. 08-03193**

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Approved by:



**Professor Md. Shadat Ulla  
Supervisor**



**Professor M. Zahidul Haque  
Co-Supervisor**



**Professor Dr. Md. Rafiqul Islam  
Chairman**

**Examination Committee**

**Dept. of Agricultural Extension and Information System  
Sher-e-Bangla Agricultural University, Dhaka**

Dedicated To  
My Beloved  
Parents





**MD. SHADAT ULLA**

**Professor**

Department of Agricultural Extension  
and Information System

Sher-e-Bangla Agricultural University  
Dhaka-1207

## **CERTIFICATE**

This is to certify that the thesis entitled "*USE OF COMMUNICATION MEDIA BY THE BRAC WOMEN BENEFICIARIES IN INCOME GENERATING ACTIVITIES IN A SELECTED AREA OF NILPHAMARI 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 results of a piece of bonafide research work carried out by *MD. ALAMIN HOSSAIN, REGISTRATION NO. 08-03193*, under my supervision and guidance. No part of this thesis has been submitted for any other degree in any other institutions.

I further certify that any help or sources of information received during the course of this investigation have been duly acknowledged.

**Dated: December, 2009**  
**Dhaka, Bangladesh**

**Md. Shadat Ulla**  
**Supervisor**



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## ABSTRACT

The main purpose of the study was to determine the extent of use of communication media by the women beneficiaries of BRAC for getting information to performing in income generating activities and to determine the relationship between women's selected characteristics and their of communication media. The data were collected from 100 randomly selected respondents from ten selected villages of Bangalipur Union under Saidpur Upazila of Nilphamari District. Data were collected by using an interview schedule from the women beneficiaries during 20 March to 15 April 2010. Thirteen Communication media were considered for measuring the extent of use of communication media. Co efficient of correlation was computed to explore the relationship between the concerned variable based on media use index. Among the thirteen communication media the 1<sup>st</sup> five communication media were husband ,aged man of the family, aged man of the village, NGO officer, and Sub Assistant Agricultural Officer in income generating activities of BRAC. However the last five communication media were group discussion, relatives, son/daughter, Mohila Somity meeting and Television in income generating activities of BRAC. The extent of use of communication media by the women beneficiaries was 12-32 with mean of 21.93 and standard deviation 5.18. The findings indicate that the majorities (58%) of the responded were frequent user and 30% were occasional user and 12% were regular user of communication media. The analysis revealed that farm size, cosmopoliteness, agricultural knowledge attitude towards adoption of innovation and income from IGAs have positive influence of their use of communication media. The variable such as age, education, family size, credit availability have no relationship with the use of communication media for getting information in performing income generating activities.



# CHAPTER I

## INTRODUCTION

স্বাধীনতা কৃষি বিশ্ববিদ্যালয় গাজীপুর  
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### 1.1 General Background

Bangladesh is one of the developing countries of the South East Asia comprising of total area of 1, 47,570sq.km. Agriculture is the backbone of Bangladesh's economy. The development of agriculture is mostly dependent on the use of modern technologies by the farmers. The development of Agriculture is also dependent on the use of communication media by the women. Agriculture represents directly and indirectly almost 22% of the country's gross domestic product (GDP) and 48% of its employment opportunity (BBS, 2008). The total population of the country is 142 million with the annual growth rate of 1.39 and 76.47 percent of the population live in rural area. Population density is 843 persons per square kilometer (BBS, 2008). The per capita annual income is about US\$ 554 and its people have a life expectancy of 66.7 years (BBS, 2008).

According to some historians, women first initiated agricultural practices. They first domesticated crops and developed the art and sciences of farming. They were pioneers in plant domestication and planned agriculture (Childe, 1971). Ali *et al* (1978) stated that women contribute significantly in agriculture by participation in pre and post harvest operations in various activities under homestead agriculture.

After the independence of Bangladesh, activities of the NGOs have been started with relief work in the country. With the passage of time the NGOs have extended their working areas by providing credit to the landless and marginal women and so on for increasing farm productivity business as well as their living standard. Bangladesh Rural Advancement Committee (BRAC) is one of the most important Non- Government Organizations in Bangladesh. Since its inception in 1976, Rural Development Programme (RDP) of BRAC has organized over 3.3 million poor landless people into 90,250 village organization. BRAC believes that communication media of women beneficiaries is important for livelihood.



Accordingly, BRAC organizes the poor women and provide them credit, training and imparts the knowledge of communication media and other necessary support through Village Organizations (VOs). Involvement of rural women in BRAC activities is expected to bring about positive impact on the lives of beneficiaries.

In the Socio- economic development of Bangladesh the role of women can not be overlooked. Women are involved in different income generating activities. The pace of development in any country depends upon the extent of participation and commitment of all the women in Income Generating Activities (IGAs), it is extremely important to be acquainted with different aspects of women with reference to their participation in the development process.

In view of the foregoing discussions the researcher became interested to undertake the investigation on “Use of Communication Media by the BRAC Women Beneficiaries in Income Generating Activities in a selected area of Nilphamari District”.

## **1.2 Statement of the Problem**

Women are the disadvantageous class of the society. Active participation of women is of crucial importance for the success of any development programme. For many landless families the homestead area is the only land resource for production. But due to inadequate knowledge, skills and opportunity, they are not able to participate in IGAs and can not earn maximum productivity from homestead resources. BRAC mostly deals with landless women, the disadvantageous class of the society. Many activities like livestock, fisheries, poultry, vegetable cultivation, education, family planning etc. are being operated by BRAC women. Among these activities, different income generating activities have been considered for the women in order to earn income and achieve empowerment.

Existing social system, illiteracy and limited facilities for improving knowledge and skill of the farm women along with inadequate employment opportunities have blocked them in the participation of development activities. So, it is essential to provide them adequate knowledge and training in order to provide them to perform their job in better way in the various field of development activities especially IGAs on homestead agricultural production. Very few researchers have so far been conducted on the use of communication media by the women in Bangladesh. But there is an urgent need to identify the information sources used by the women in order to design source information packages by the development agencies in this regards. Hence, the present study is mainly dealt with the use of communication media by the women beneficiaries for finding the answers to the following questions.

- i. To what extent women use of communication media in Income Generating Activities?
- ii. Which of the characteristics are related to the communication behavior of the Women.
- iii. What relationship exists between the selected characteristics of the Women and their Use of Communication media for Income Generating Activities?



### 1.3 OBJECTIVES

In order to give proper direction of the study, the following objectives were put forward.

1. To determine and describe the extent of use of communication media by the women beneficiaries of BRAC in income generating activities.
2. To determine and describe the selected characteristics of the women.  
The characteristics were:
  - i. Age
  - ii. Education
  - iii. Family size
  - iv. Farm size
  - v. Organizational participation
  - vi. Cosmopolitaness
  - vii. Credit availability
  - viii. Agricultural knowledge
  - ix. Income from Income Generating Activities
  - x. Attitude towards adoption of innovation
3. To determine the relationship between characteristics of the women with their extent of use of communication media in Income Generating Activities.
4. To identify the importance of Income Generating Activities for the BRAC women beneficiaries by using a Media Use Index (MUI).





#### 1.4 Justification of the Study

Women are heavily represented among the poor and landless families. Limited job opportunity in various sectors, low wages, shortage of capital lower level of working skill and low level of literacy, contribute to low productivity of the farming families. In Bangladesh the role of women is strongly affected by social and religious norms, such as the selection of the women, the veiling of women in public and segregation of male and female. The restrictions constrain women involvement in outside home. However, the women productive involvement in high, especially in rural areas which in not clearly reflected on official statistics. In order to improve this position of women in Bangladesh a large number of NGOs are now working in the country. These NGOs are contributing effectively for the development of the poor/marginal farmers and particularly the women community at the village level. These NGOs initiated different activities such as education, agriculture, livestock, fisheries, credit programme, savings, cottage industry etc, of them. BRAC plays an important role in employing and empowering the women and with their communication media to get farming IGAs information. As a result, the women of BRAC beneficiaries with fully utilized information and the IGAs will be the satisfactory.

The main focus of the study was to determine the extent of use of communication media by the women beneficiaries in IGAs of BRAC. The findings of the study are especially applicable to BRAC area and will also have implications for other areas of the country having similarity to be helpful for the field workers of different nation building department to improve strategies of extension for effectively working with the women.



## **1.5 Assumptions and Limitations of the Study**

### **Assumptions:**

In this study the following assumptions were made:

1. The respondent rural women included in the sample were capable of furnishing responses to the question reflected in the schedule.
2. Views and opinions were furnished by the respondent were representative of all the women in BRAC.
3. The data collected from the respondents were expected to be useful for planning and execution of various programmes in IGA of Bangladesh.
4. The responses furnished by the respondents were reliable.
5. The findings were given a clear indication of use of communication media by the women beneficiaries in IGAs.

### **Limitations:**

This study was confined to use of communication media of women beneficiaries of BRAC in income generation activities. In this study the following limitations were made

- i. The study was confined to Bangalipur Union of Saidpur Upazila of the Nilphamari District. Bangalipur Union consists of 15 Villages. Among 15 Villages only 10 Villages were selected randomly for this study.
- ii. There were many women in the study area but only the women who were involved in BRAC income generating activities conferred for this study.
- iii. Characteristics of the women were many and varied. But in the present study only 10 characteristics were selected for investigation in this study.
- iv. There are many communication media from where women can receive information for their income generating activities. But only 13 communication media were selected for this study.
- v. The researcher depended on data as furnished by the selected women during data collection.
- vi. The facts and figures collected by the investigator applying to situation during 20 March to 15 April 2010.



## **1.6 Definition of Terms**

For the purpose of clarity, certain terms frequently. Used through the entire study are defined and interpreted as follows:

### **Age**

It is defined as the period of time in years to the time of interview of an individual.

### **Education**

Refers to the number of years, a women attended in school.

### **Family size**

Family size refers to the actual number of members in the family of the farmers including him, his wife spouse children and other dependents, who live and eat together in a family unit.

### **Farm size**

It included the total land area cultivated by a respondent or her family as owner/ lease holder or share tenant.

### **Organizational participation**

It is defined as an association of two or more person which have a at least one face to face meeting in year. Participation in an organization refers to his taking part in the organization as ordinary member, executive committee member or officer.

### **Cosmopolitenss**

It refers to the degree to which an individuals orientation in external to the particular social systems she belonged.

**Credit availability**

Credit availability of a respondent was defined as the degree to which her credit requirement was fulfilled by the amount of credit actually received by her during last year.

**Agricultural Knowledge**

It referred to the knowledge gained by the women farmers from different sources of agriculture and also through their experiences of farming.

**Annual income**

It is defined as the total earning of an individual and the members of his family both from agriculture and other sources (business, service and other sources).

**Income generating activities**

Income generating activities referred to those activities through which the rural women could earn directly.

**Communication media**

Communication media refers to the sources of information through which various information's are diffused to the farmers.

**BRAC**

The Bangladesh Rural Advancement Committee in its abbreviated form is called 'BRAC'. BRAC is one of the biggest non-government organizations of Bangladesh. It started its activities in February 1972 (A more detailed introduction about).

**Beneficiary**

Beneficiaries are those who get benefit from BRAC directly from in different activities under BRAC.



**Rural women**

Rural women referred to the women who live in rural area, aged between 18 to 50 years and engaged in BRAC activities.

**Television**

Television is an audio visual media for diffusing information and fall under mass media. Along with news, various recreational agricultural programs are displayed. It is a media that can support the effects of extension staff in spreading awareness, giving warning, facilitating farmers to farmers' communication etc.

## CHAPTER 2

### REVIEW OF LITERATURE

In this chapter the review of researchers related to this investigation is presented. The reviews are conveniently presented based on the major objectives of the study. The chapter is divided into two sections. First section deals in IGAs by the women beneficiaries in general and the second section is devoted to a discussion on the findings of studies exploring relationship between the selected characteristics by the women beneficiaries and their use of communication media.

#### **2.1 General Reviews on Use of Communication Media**

A few definitions of communication for clarity of concept or understanding giving below.

According to Laswell (1960) a convenient way to describe an act of communication is to answer the following question:

Who

Says what,

In which channel

To whom,

With what effect?



Anderch (1969) defines communication is a purposeful process, which involves sources, messages, channels and receivers.

Aktaruzzaman (2006) mentioned that almost equal proportion of landless women had less and moderate functional participation in income generating activities.

Hovland (1964) defines communication as process by which an individual the communicator transmits usually verbal symbols to modify the behaviour of other individuals – the receiver.

Bhuiyan (2000) in a study observed that the relationship between cosmopolitanness and the use of communication exposure was not significant.

Kadam and Sebale (1983) found in a study that cosmopolitanness of the farmers was significant associated with the extent of use of communication media.

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

Alam (2004) found that cosmopolitanness of the farmers had positive and significant relationship with their use of communication media.

### **2.2.7 Credit availability**

Akter (2003) there was no relationship between credit utilization and opinion of women beneficiaries towards BRAC credit programme.

Zakaria (2000) found there was no relationship between credit utilization of women beneficiaries and their attitude towards BRAC credit programme

### **2.2.8 Agricultural knowledge**

Kashem and Jones (1988) found in their study that agricultural knowledge of the small farmers rendered significant positive correlation with their use of information sources.

Kashem and Halim (1991) showed that the use of communication media in adoption of modern rice technologies had significant positive correlation with the agricultural knowledge.

Alam (2004) found that organizational participation of the farmers had positive significant relationship with their use of communication media.

Islam (1995) in his observed that agricultural knowledge of the farmers had positive and highly significant relationship with their use of communication media.



Bhuiyan (2000) 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 a neighbor, friends and relatives.

Kumari (1988) conducted a study as the effectiveness of mix media of rural women for health education. The study revealed that the majority of women was dependent heavily on locality sources on information and did not have urban contact. However, they had somewhat favourable attitude towards the messages.

Islam (2003) observed in his study that there was no significant relationship between age of the rural women and their participation in goat rearing..

Khan (2004) observed that there was a highly significant relationship between women exposure to media and their participation in community activities and income generating projects in Bangladesh. .

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 centrally organized and included radio, television and Newspaper.

Egbule and Njoku (2001) in their study on mass media for adult education in Nigeria found that mass media have performed poorly in disseminating requisite agricultural information to farmers, although there is a positive collection between mass media usage and farm yield.

Mallica (1991) emphasized the access of appropriate information for the farm women especially for poor, illiterate women. She argued that there should be opportunity for gender based communication system.

Parveen (1993) revealed that individuals contact of women in modern village was positively significant with attitude towards homestead agricultural production and it was insignificant in case of traditional village.

Islam (1994) found that women's contact with extensional agents of different department was directly related with their extent of participation in agricultural income generating activities.

Miah *et al.* (1994) found significant relationship between communication exposures of the women of FSR villages and their time spent in farming activities. The discussion of different research finding indicated a positive effect of individual media exposure on changes of effect of individual media exposure on changes of behaviour of farm women. This might be due to the reason that individual media exposure with different change ageists made the farm women aware and motivated to achieve the desired goal. The present study may be able to indicate the proper direction.

Miah and Rahman (1995) found that communication exposure of the farmer had significant positive relationship with their awareness on farming environment.

Galindo (1994) in his study in 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 preferred media for receiving information.

Islam (1996) in his study found that the highest proportion of the respondents (44.55%) belonged to medium exposure category and 38.18% belonged to low exposure and 17.27% belonged to high exposure group. He also found that among 15 media, radio ranked in 6, television 7, fair 8, agricultural publication 15 and the rank 1-5 was for individual media.

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.

Anisuzzaman (2003) in his study concluded that neighbors, friends and relatives medium 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.

Westoff and Rodriguer (1995) reported that in Kenya, about 15% of women neither saw or heard media message. The preparation rose to 25% among those who were exposed to both radio and print messages and to 50% among those exposed to radio, print and TV message of family planning activity. It was opined that mass media could have an important effect on reproductive behavior.

Aina (1986) found in a study that extension officers were the most important information resource persons and radio and television talks were the most frequently use communication media by the farmers.

## **2.2 Relationship between selected characteristics of women and their use of communication media in IGAs**

### **2.2.1 Age**

Hasan (2006) mentioned that there was no significant relationship between age and information sources.

Huque (2006) observed in a study that statistically there was no relationship between age and use of information sources.

Latif (2001) observed that there was no relationship between age of the farmers and their communication exposure.

Sarker (1995) in his study concluded that age of the farmers had negative and insignificant effect on the use of communication media.

Khan (1996) concluded that age of the farmers had a negative and insignificant effect of on the use of information media.



Islam (1995) found that the age of the farmers had negative and significant relationship with their use of information media.

Alam (2004) found that the age of the farmers had negative and significant relationship with their use of information media.

### **2.2.2 Education**

Aktaruzzaman (2006) revealed that there was no relationship between education of landless women and their functional participation in income generating activities.

Islam (1995) found that education of the farmers had negative relationship with their use of information media.

Sarker (1995) in his study concluded that education of the farmers negative relationship with their use of information media.

Latif (1974) found in his study that there was no relationship between education of farmers and their communication exposure.

Alam (2004) found that the education of the farmers had negative relationship with their use of information media.

### **2.2.3 Family size**

Hasan (2006) mentioned that there was no significant relationship between family size of the conventional and organic women's with their extent of participation in income generating activities

Sarker (1995) found that family of the small farmers had no significant relationship with their use of communication media.

Annisuzzaman (2003) concluded that the family size of the farmers had no significant relationship with their use of communication media.

#### **2.2.4 Farm size**

Latif (1994) found in his study that there was a positive relationship between farm size and communication exposure of the farmers.

Sarker (1995) in his study concluded that farm size of the respondents had positive and significant relationship with their use of communication media.

Islam (1995) found that farm size of the farmers had positive and significant relationship with their use of communication media.

Hooda (2001) found that land holding of the farmers had positive and significant correlation with their communication behavior.

#### **2.2.5 Organizational participation**

Bhuiyan (2000) in his study found that organizational participation of the farmers had no significant effect on the use of communication media.

Alam (2004) found that organizational participation of the farmers had no significant relationship with their use of communication media.

Dhande (1982) observed that organizational participation of the respondents had no significant relation with information source utilization score.

Latif (1974) concluded that the organizational participation of the farmers had significant positive relationship with the use of communication media.

#### **2.2.6 Cosmopolitaness**

Afrad (2002) cosmopolitaness of the women had positive and significant relationship with their attitude towards kitchen gardening.

Latif (1974) found that the relationship between cosmopolitaness and communication exposure was positively significant.

Bhuiyan (2000) in a study observed that the relationship between cosmopolitanism and the use of communication exposure was not significant.

Kadam and Sebale (1983) found in a study that cosmopolitanism of the farmers was significant associated with the extent of use of communication media.

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

Alam (2004) found that cosmopolitanism of the farmers had positive and significant relationship with their use of communication media.

### **2.2.7 Credit availability**

Akter (2003) there was no relationship between credit utilization and opinion of women beneficiaries towards BRAC credit programme.

Zakaria (2000) found there was no relationship between credit utilization of women beneficiaries and their attitude towards BRAC credit programme

### **2.2.8 Agricultural knowledge**

Kashem and Jones (1988) found in their study that agricultural knowledge of the small farmers rendered significant positive correlation with their use of information sources.

Kashem and Halim (1991) showed that the use of communication media in adoption of modern rice technologies had significant positive correlation with the agricultural knowledge.

Alam (2004) found that organizational participation of the farmers had positive significant relationship with their use of communication media.

Islam (1995) in his observed that agricultural knowledge of the farmers had positive and highly significant relationship with their use of communication media.



### **2.2.9 Attitude towards adoption of innovation**

Nurazzaman (2003) in his study found that there was positive relationship between attitude towards adoption of innovation and their use of mass media in receiving agricultural knowledge.

Alam (2004) found that the attitude towards technology of the farmers had positive and significant relationship with their use of communication media.

### **2.2.10 Income from IGAs**

Bhuiyan (2000) in his study observed that income of the farmers had significant effect on the use of communication media.

Hossain (2007) found that income of the farmers had positive and significant relationship with their use of television as agricultural information media.

Nahar (1996) found that annual income of the farm-women had significant relationship with their usefulness of Agril. Radio program.

Uddin (2003) reported that there was strong and highly significant relationship between income of the sugarcane growers and their reception of information.

Alam (2004) found that the annual income of the farmers had significant relationship with their use of communication media.

## **2.3 The conceptual Framework of the Study**

In scientific research, selection and measurement of variables constitute an important task. The hypothesis of a research while constructed properly contains at least two important elements i.e. "a dependent variable and independent variables". A dependent variable is that factor which appears, disappears or varies as the researcher introduces, removes or varies the independent variables. An independent variable is that factor which is manipulated by the researcher in his attempt to ascertain its relationship to an observed phenomenon.

A conceptual framework for the study is shown below:



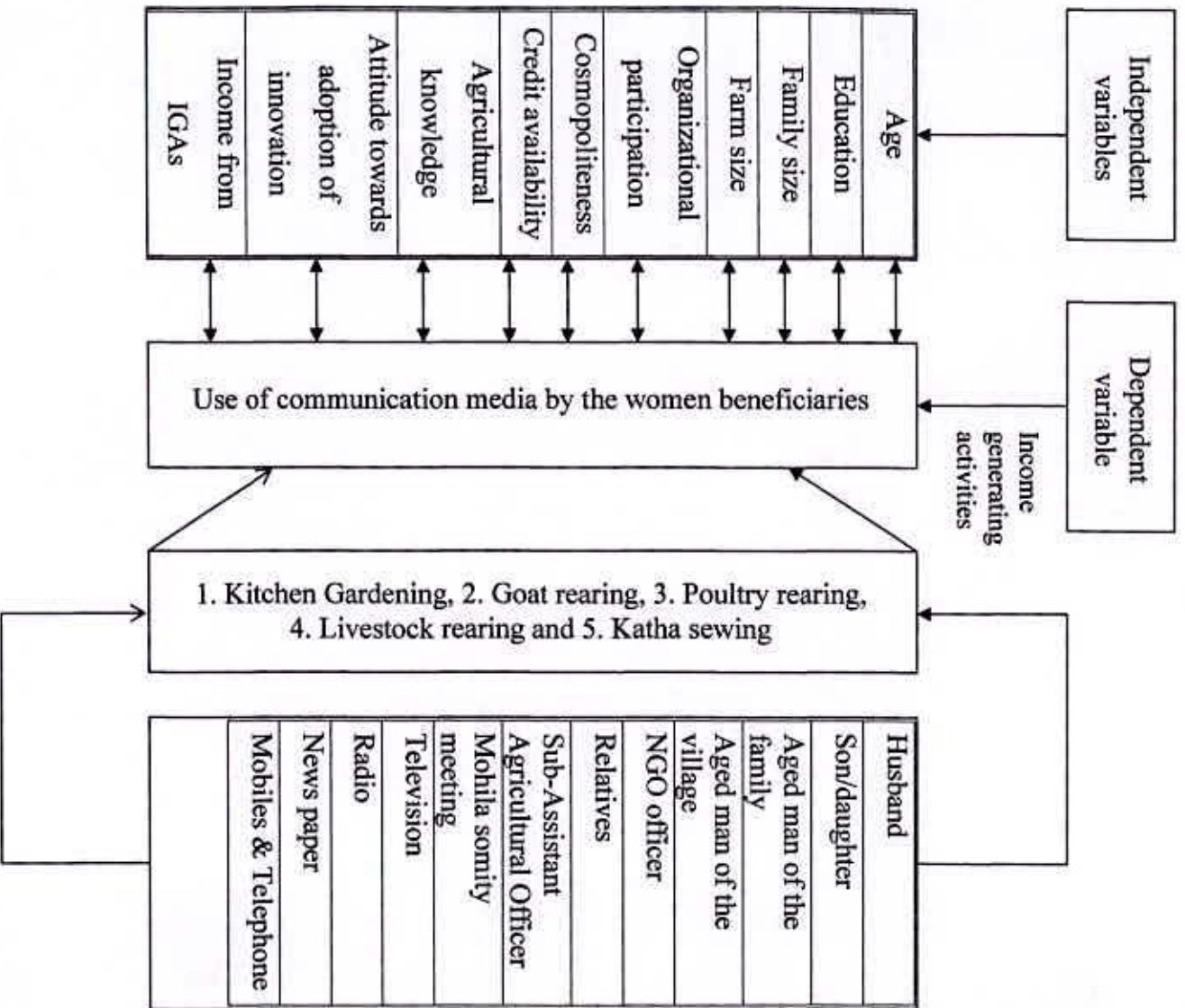


Figure 2.1. The conceptual framework of the study



## **CHAPTER 3**

### **METHODOLOGY**

In any scientific research, methodology plays an important role. Appropriate methodology enables the researcher to collect valid and reliable information and to analyze the information properly to arrive at correct conclusion. The methods and procedures used in this study are discussed in this chapter.

#### **3.1 The Locale of the Study**

Saidpur Upazila under Nilphamari district was the locale of the study. This Upazila is situated 25 km South of Nilphamari town and consists of 5 Unions and 39 villages. In Saidpur Upazila, there are 6 branches of BRAC. Out of 15 villages, ten villages were randomly selected namely, Khejurbag, Munsipara, Kayanizpara, Baniapara, Baitpara, Hatikhana, Dangapara, Bangalipur, Criapara, Nichucolony. But only one, branch of BRAC i.e. Bangalipur was selected of the study.

#### **3.2 Population and Sampling Design**

The women beneficiaries who received credit from BRAC constituted the population for this study. An up to date list of all the women beneficiaries of BRAC of the selected villages was prepared by the investigator himself with the help of the branch manager of BRAC. The total numbers of the women beneficiaries of BRAC of 10 villages were 200. From this population 100 women were randomly selected as sample. Simple random sampling method was used. Fifty percent of the women beneficiaries from each village were selected by using a table of random numbers. A reserve list of the women beneficiaries was also prepared. Women beneficiaries in the reserve list were used only when a respondent in the original list was not available for interview.

The distribution of the population and the sample women beneficiaries (including in the reserve list) from each selected village has been shown in Table 3.1.



Table 3.1 Distribution of population and sample women beneficiaries of BRAC in different village of Bangalipur branch of Saidpur Upazila

Sl. No.	Name of village	Name of branch of BRAC	Number of women beneficiaries of BRAC	Number included in the sample	No. of respondent in reserved list
1.	Khejurbag	Bangalipur	18	9	1
2.	Munsipara		20	10	1
3.	Kayanizpara		16	8	1
4.	Baniapara		20	10	1
5.	Baitpara		22	11	1
6.	Hatikhana		22	11	1
7.	Dangapara		22	11	1
8.	Bangalipur		16	8	1
9.	Criapara		24	12	1
10.	Nichucolony		20	10	1
Total			200	100	10

### 3.3 Instrument for Data Collection

A previously structured interview schedule was used as data gathering instrument keeping the objectives of the study in mind. The schedule was prepared in Bangla for clear understanding of the respondents.

It may be recalled that the interview schedules were pre-tested in actual field situations before using the same for final data collection among 15 respondents of the study area. Necessary corrections, modifications and additions were made in the interview schedule on the basis of results of pre-test. The interview schedule was then printed in its final forms. An interview schedule in English version has been presented in Appendix- A.

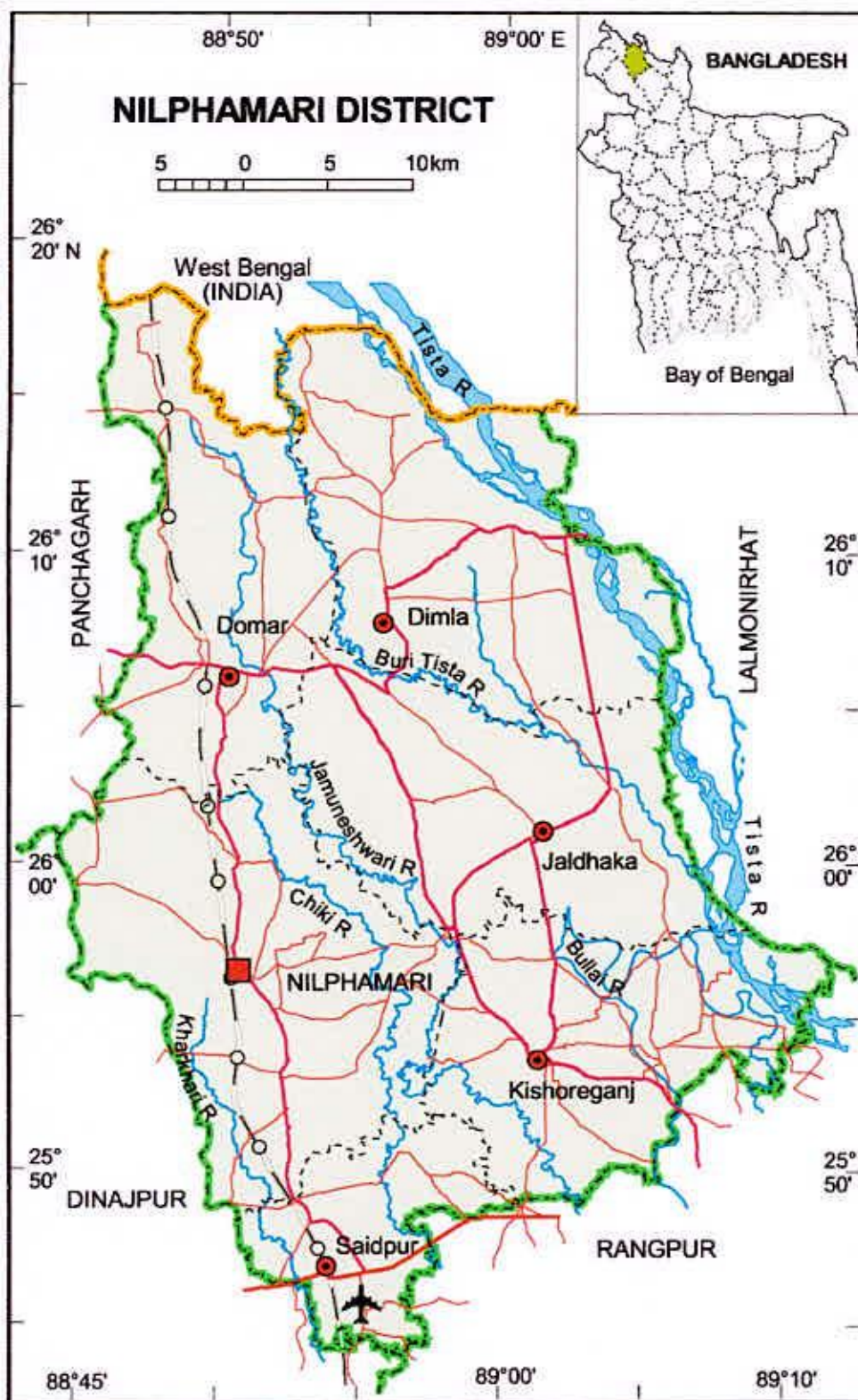


Figure 3.1 A Map of Nilphamari District Showing Saidpur Upazaila

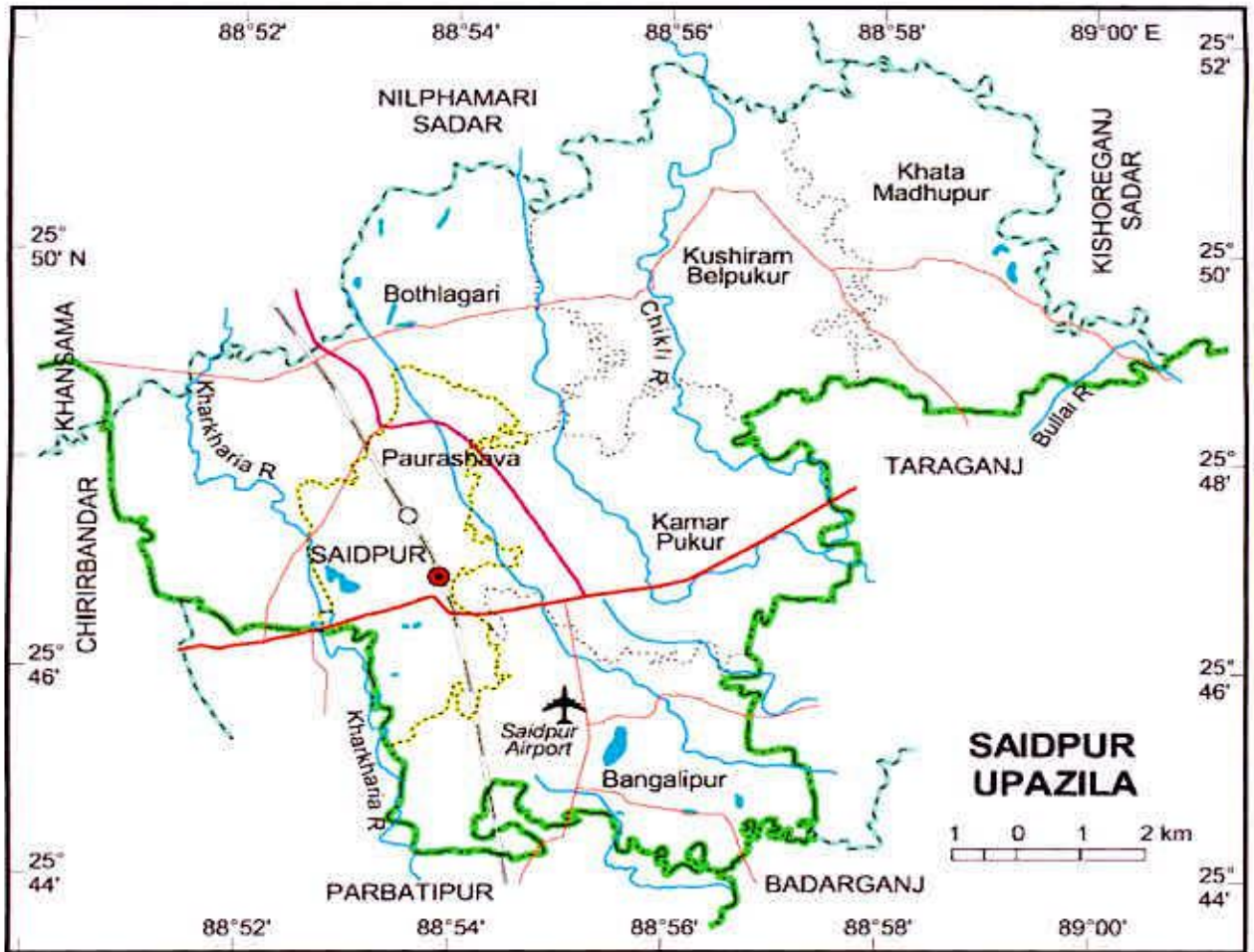


Figure 3.2 A Map of Saidpur Upazila Showing the study area



### **3.4 Variables of the Study and Their Measurement**

In the present study, selected characteristics of the respondent's viz., age, educational qualification, family size, farm size, organizational participation, cosmopolitaness, credit availability, agricultural knowledge, attitude towards adoption of innovation and annual income from IGAs were independent variables. Use of communication media by the women beneficiaries of BRAC in income generating activities (IGAs) was dependent variable. There were many IGAs in the study area but women of BRAC performed five IGAs. The income generating activities were (i) kitchen gardening, (ii) goat rearing, (iii) poultry rearing, (iv) livestock rearing and (v) katha sewing. In order to identify the IGA being used in the study area the secondary sources i.e. documents of BRAC were collected and read out.

After getting the names or types of IGAs from BRAC branch office, these were again consulted with the concerned field staff of the study area. Even with verified list of IGAs the researcher visited women societies of the study area. The researcher made a double check of IGAs and prepared a final list of IGAs.

### **3.5 Measurement of Independent Variables**

#### **3.5.1 Age**

Age of respondent was measured in terms of year. A score of one (1) was assigned for each year of age. It was measured in complete years as reported by a respondent. This variable appears in item no. 1 in the interview schedule as presented in Appendix- A.

#### **3.5.2 Educational qualification**

Education of a respondent was measured in terms of years of schooling completed by an individual in educational institute. If a respondent did not know how to read and write his literacy score was given as zero (0). A score of 0.5 was given to that respondent who could sign his name only. Besides that a respondent got actual

score of one for every year of schooling i.e. 1 for class one , 2 for class two and so on. This variable appears in item no. 2 in the interview schedule as presented in Appendix -A.

### **3.5.3 Family size**

Family size was operationalized by computing the total number of members of a respondent's family, who jointly lived and are together. The total number of family members was considered as the family size score of a respondent. This variable appear in item no. 3 in the interview schedule as presented in Appendix-A.

### **3.5.4 Farm size**

The farm size of a respondent referred to the total area of land, in hectare on which her family carried out farming operating, the area being estimated in terms of full benefit to her family. It was measured in hectare by using the following formula. This procedure was followed by Islam (2005).

$$Fs=A_1+A_2+A_3+\frac{1}{2}(A_4+A_5)$$

Fs = Farm size

A<sub>1</sub> = Homestead area with pond

A<sub>2</sub> = Own land under own cultivation

A<sub>3</sub> = Cultivated area taken as lease by a respondent from others

A<sub>4</sub> = Area given by a respondent to others on barga system

A<sub>5</sub> = Area taken by a respondent to others on barga system

### **3.5.5 Organizational participation**

Organizational participation of a respondent was measured on the basis of status of her participation and duration of participation in different organization during the time of interviewing. Participation status score was computed in the following manner:



Nature of participation	Score assigned
No participation	0
Participation as general member	1
Participation as executive member	2
Participation as president, secretary etc.	3

Organizational participation score of a respondent was obtained by multiplying the score of this participation status with the corresponding duration (in year) in all the organizations and then added together.

Therefore, the total score of organizational participation was computed in the following way.

$$\text{Organizational participation score} = \Sigma O_1 \times 1 + \Sigma O_2 \times 2 + \Sigma O_3 \times 3$$

Where,

$O_1$  = Total duration (year) of participation as general member

$O_2$  = Total duration (year) of participation as executive member

$O_3$  = Total duration (year) of participation as president, secretary etc.

This variable appear in item no. 5 in the interview schedule as presented in Appendix-A.

### 3.5.6 Cosmopolitaness

Cosmopolitaness of respondent was measured by computing a cosmopolitaness score. The cosmopolitaness score was assigned on the basis of place and frequency of her visit external to and outside her own social system. Cosmopolitaness score was computed based on eight places namely relatives and friends home, own union, others union, own upazila, others upazila, own district, others district and capital city, in the following manner.



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<b>Place of visit</b>	<b>Assigned score</b>
Relatives and friends home	0 = not once per month 1 = 1-4 times per month 2 = 6-8 times per month 3 = 10 or more times per month
Own Union	0 = not once per month 1 = 1-3 times per month 2 = 5-6 times per month 3 = 8 or more times per month
Others Union	0 = not once per month 1 = 1-2 times per month 2 = 3-4 times per month 3 = 5 or more times per month
Own Upazila	0 = not once per month 1 = 1-3 times per month 2 = 5-6 times per month 3 = 8 or more times per month
Others Upazila	0 = not once per month 1 = 1-2 times per month 2 = 3-4 times per year 3 = 5 or more times per year
Own District	0 = not once per year 1 = 5-6 times per year 2 = 8-10 times per year 3 = 12 or more times per year
Others District	0 = not once per year 1 = 2-3 times per year 2 = 4-5 times per year 3 = 7 or more times per year
Capital city	0 = not once per year 1 = 1 times per year 2 = 2 times per year 3 = 5 or more times per year

The mentioned score was obtained through visiting to each of the above categories of places were added together to get the cosmopolitaness score of a respondent. Thus, the score of a respondent could range from 0 to 24 where 0 indicating no cosmopolitaness and 24 highest cosmopolitaness. This variable appear in item no. 6 in the interview schedule as presented in Appendix-A.

### **3.5.7 Credit availability**

Credit availability of a respondent was defined as the degree to which her credit requirement was fulfilled by the amount of credit actually received by her during last year. This variable appear in item no. 7 in the interview schedule as presented in Appendix-A.

### **3.5.8 Agricultural knowledge**

It referred to the possession of knowledge by a respondent on different aspects of agriculture. Agricultural knowledge of women beneficiaries of BRAC was measured by asking 20 different questions related to varieties and cultivation of crops, diseases of livestock, raising of poultry, diseases of poultry, diseases of crops, diseases of vegetables, diseases of pulse and variety name of pulse etc. The assigned score of each question was equal. It was calculated according to the nature of questions and answer. The total assigned score of all the questions was 40. The total score obtained by answering all the questions by a respondent was the agricultural knowledge score of the respondents. Thus, the agricultural knowledge score of a respondent could range from 0 to 40, where 0 indicates no knowledge and 40 the highest level of knowledge. This variable appear in item no. 8 in the interview schedule as presented in Appendix-A.

### **3.5.9 Attitude towards adoption of innovation**

Attitude towards adoption of innovation of a respondent referred to her feelings, belief and action tendency towards the various improved adoption of innovation.. The scale contained ten statements out of which 5 statements were positive and 5 statements were negative. These positive and negative statements were arranged



alternately. A statement was considered positive only when it reflected the idea of favorableness towards the modern adoption of innovation. The respondents were asked to express the opinion in the form of strongly agree, agree neutral, disagree and strongly disagree. Scores of 5, 4, 3, 2 and 1 were assigned respectively in the negative statements. Hence attitude towards adoption of innovation of a respondent was determined by summing up the scores obtained herself for all the statements in the scale. The possible attitude towards adoption of innovation scores of the respondents could range from 10 to 50, where 10 indicating vary unfavorable attitude and 50 indicating highly favorable attitude. This variable appears in item no. 9 in the interview schedules as presented in Appendix-A.

#### **3.5.10 Annual income from IGAs**

Annual income of a respondent was measured by summation of income earned by the respondent herself and other members of her family in a year from different sources such sources as kitchen gardening, goat rearing, poultry rearing, livestock rearing, katha sewing etc. It was expressed in thousand taka being considered as the income of a respondent family. This variable appear in item no. 10 in the interview schedules as presented in Appendix-A.

#### **3.6 Measurement of dependent variable**

Use of communication media by the respondents in income generating activities (IGAs) was the dependent variable. The variable was measured in two steps: Firstly, there were 13 selected communication media as mentioned in the following Table 3.2. Each of the communication media had 4-point rating scale on viz., no use of media, rarely use, occasionally use and regularly use and the corresponding score being 0, 1, 2 and 3 respectively. Therefore, the extent of use of 13 communication media against a particular income generating activities (IGAs) ranged from 0 to 39. There were many IGAs in the study area. But women of BRAC performed only five IGAs.



Table 3.2 Communication Media Used by the BRAC Women

Communication media	Assigned score
Husband	0 = Not even once per week = no use media 1 = 7-13 times per week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use
Son/daughter	0 = Not even once per week = no use media 1 = 7-13 times per week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use
Aged man of the family	0 = Not even once per week = no use media 1 = 7-13 times per week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use
Aged man of the village	0 = Not even once per month = no use media 1 = 2-4 times per month = rarely use 2 = 5-7 times per month = occasionally use 3 = 8-10 times per month = regularly use
Relatives	0 = Not even once per week = no use media 1 = 1 time per week = rarely use 2 = 2 times per week = occasionally use 3 = 4-6 times per week = regularly use
Sub-AssistantAgricultural Officer	0 = Not even once per week = no use media 1 = 1 time per week = rarely use 2 = 2 times per week = occasionally use 3 = 2 or more times per week = regularly use
NGO Officer	0 = Not even once per month = no use media 1 = 1-2 times per month = rarely use 2 = 3-4 times per month = occasionally use 3 = 5-7 times per month = regularly use

Communication media	Assigned score
Group Discussion	0 = Not even once per month = no use media 1 = 1 time per month = rarely use 2 = 2-4 times per month = occasionally use 3 = 5-7 times per month = regularly use
Mohila somity meeting	0 = Not even once per month = no use media 1 = 1 time per month = rarely use 2 = 2-4 times per month = occasionally use 3 = 4-7 or more times per month = regularly use
Television	0 = Not even once per week = no use media 1 = 7-13 time per week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use
Radio	0 = Not even once per week = no use media 1 = 7-13 times per m week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use
Newspaper	0 = Not even once per week = no use media 1 = 1-2 time per week = rarely use 2 = 3-4 times per week = occasionally use 3 = 5-6 times per week = regularly use
Mobile & Telephone	0 = Not even once per week = no use media 1 = 7-13 times per week = rarely use 2 = 14-20 times per week = occasionally use 3 = 21-28 times per week = regularly use

Secondly, there were five income generating activities namely, (1) kitchen gardening (2) goat rearing, (3) poultry rearing, (4) livestock rearing and (5) katha sewing. The extent of use of communication media against each of these five IGAs were added together to get use of communication media score. Therefore, the maximum possible score the extent of use of communication media for five IGAs would be  $(39 \times 5) = 195$ . The range of use of communication media would be 0 to 195, when '0' indicating no use of communication media and '195' indicating highest level of use of communication media for five IGAs by the respondents.

To identify, the important medium or the important IGAs, a media use index (MUI) was calculated. A total of 100 respondents gave their opinions on a 4 point (0-3) rating scale, for particular IGAs. Thus, media use Index of a particular medium for single IGAs could range between 0 to 300 (100 respondents  $\times$  (0, 1, 2 and 3 rating scale)). However, the Media Use Index of medium for five income-generating activities would range between 0 to 1500 (100 respondents  $\times$  5 IGAs  $\times$  (0-3 rating scale)). Alam (2004) followed this procedure for measuring use of communication media index for five technologies.

### **3.7 Statement of the Hypothesis**

There is a relationship between each of the selected characteristics of the respondents and their use of communication media.

#### **3.7.1 Research hypothesis**

The use of communication media by the BRAC women beneficiaries in IGAs is related to each of their age, educational qualification, family size, farm size, organizational participation, cosmopolitaness, credit availability, agricultural knowledge, attitude towards adoption of innovation & annual income from IGAs.



### **3.7.2 Null hypothesis**

For statistical testing of the research hypothesis they were converted into null form. The null hypotheses were as follows:

There is no relationship between the use of communication media by the women beneficiaries of BRAC in IGAs and each of their age, educational qualification, farm size, farm size, organizational participation, cosmopolitaness, credit availability, agriculture knowledge, attitude towards adoption of innovation & annual income from IGAs.

### **3.8 Collection of Data**

The researcher himself collected data from the sample women beneficiaries through the personal interview schedule during the March 20 to April 15, 2010. Before starting collection of data, the researcher met the respective Branch manager of BRAC and concerned field worker. The researcher also discussed the objectives of the study with the respondents so that they did not feel hesitation at the time of interview. However, if any respondent failed to understand any question, the researcher took necessary care to explain the issue as far as possible. After completion of the interview, it was checked and edited. The researcher did not face any major problem in collecting data. Excellent cooperation was received by the respondents and other concerned persons at the time of data collection.

### **3.9 Categorization**

For describing the various independent and dependent variables, the respondents were classified into several categories in respect of each variable. These categories were developed by considering the nature of distribution of the data and general understanding prevailing in the social system. The procedure for categorization of data in respect of different variables was elaborately discussed in Chapter 4.

### 3.10 Method of Data Analysis

The collected data were compiled, coded, tabulated, and analyzed in accordance with the objectives of the study. The statistical measures such as, number and percentage distribution, range, means, standard deviation and rank order were used for describing the variables of the study. To find out the relationships between use of communication media and the selected characteristics of the women. The Pearson's Product Moment Correlation Co-efficient ( $r$ ) was computed. Correlation matrix was also computed to determine the interrelationship among the variables. If the computed value of co-efficient at designated level of significance for the relevant degree of freedom, the null hypothesis was rejected and it was concluded that there was a significant relationship between the concerned variables. However, when the computed value of co-efficient of correlation ' $r$ ' was found smaller than the tabulated value at the designated level of significance for the relevant degree of freedom, it was concluded that the null hypothesis could not be rejected and hence, there was no linear relationship between the concerned variables.





## CHAPTER 4

### FINDINGS AND DISCUSSION

A sequential and detailed discussion on the findings of the study has been presented in this Chapter. The Chapter is divided into three sections. In the first section, independent variables i.e. Characteristics of the respondents have been discussed. The second section dealt with dependent variable (use of communication media by the women beneficiaries of BRAC in income generating activities and finally, the relationships between the dependent and independent variables have been discussed in the third section.

#### **4.1 Characteristics for the Women Beneficiaries**

Women play an important role in the development process. Behaviour of an individual woman is determined to a large extent by her characteristics. Purpose of this section is to describe the characteristics of the women beneficiaries using communication media in income generating activities. In the present study, ten characteristics of the women were selected which formed the independent variables. The characteristics included, age, educational qualification, family size, farm size, organizational participation, cosmopolitaness, credit availability, agricultural knowledge, attitude towards adoption of innovation and annual income from IGAs.

It was assumed that women use of communication media in income generating activities would vary according to their various characteristics. The salient features of the different characteristics have been presented in Table 4.1.





Table 4.1 Salient features of the women beneficiaries (N = 100)

Characteristics	Scoring system	Possible ranged	Observed ranged	Categories	Number of percentage	Mean	SD
Age	Actual years	Unknown	20-60	Young (up to 35)	43	38.00	10.20
				Middle aged (36-50)	45		
				Old (> 50)	12		
Educational qualification	Schooling years	Unknown	0-10	Illiterate (0)	5	2.28	2.58
				Primary (1-5)	14		
				Secondary (6-10)	48		
Family size	Actual number	Unknown	1-8	Small (up to 3)	42	3.88	1.62
				Medium (4-6)	51		
				Large (> 6)	7		
Farm size	Hectare	Unknown	0.19-2.56	Marginal (up to 0.20)	6	0.79	0.49
				Small (0.21-1.00)	69		
				Medium (1.00-2.00)	25		
Organizational participation	Computed score	0-27	0-6	No participation (0)	57	1.55	2.00
				Low (1-6)	40		
				Medium (6-12)	3		

Characteristics	Scoring system	Possible ranged	Observed ranged	Categories	Number of percentage	Mean	SD
Cosmopolitaness	Computed score	0-24	0-16	Low (0-5)	21	7.38	2.28
				Medium (6-9)	68		
				High (>9)	11		
Credit availability	Actual amount in taka '000'	Unknown	2-10	Low (up to 5)	56	4.53	1.86
				Medium (6-10)	40		
				High (>10)	4		
Agricultural knowledge	Computed score	0-40	8-32	Low (8-16)	9	20.47	5.90
				Medium (17-24)	79		
				High (25-32)	12		
Attitude towards adoption of innovation	Computed score	10-50	12-41	Low (12-21)	10	29.70	7.87
				Moderate( 22-31)	59		
				Favorable (32-41)	31		
Annual income from IGAs	Actual amount in taka '000'	Unknown	10-91	Low (10-26)	58	21.22	13.59
				Medium (27-55)	17		
				High (>55)	25		



#### **4.1.1 Age of the women**

Age score of the respondents ranged from 20-60 year with the average 38 and standard deviation 10.2. On the basis of their age, the respondent's were classified into three categories as shown in Table 4.1.

Data contained in Table 4.1 reveal that the highest proportion (45 percent) of the respondents were middle aged. Forty three percent respondents were young aged and twelve percent being in the old aged category.

Old women used communication media with regard to percentage was much lower than young or middle aged women. This is somewhat logical. The data indicates that women used communication media in their income generating activities as organized by BRAC. Women beneficiaries of BRAC were mostly in the hands of young and middle aged. Young women are usually innovative and have more risk taking ability. They accept the new ideas easily and try to improve their status through communication media. As a result, young women may use more numbers of communication media for these IGAs than middle aged, while old women try to lead their life in traditional way.

#### **4.1.2 Education of the women**

Education of the women beneficiaries of BRAC was measured by the level of their education i.e. to the grade (class) passed by them in the educational institutions. Education score ranged from 0 to 10, the average being 2.28 and standard deviation being 2.58. On the basis of their level of education were score women were classified into four categories, which have been presented in Table 4.1.

It is evident from the Table 4.1 that 5 percent of the respondents has no education, can sign only 33 percent, 14 percent comprised of primary education, 48 percent also comprised of secondary education. Though women beneficiaries of BRAC have good educational qualification, women beneficiaries of BRAC need to have more education in order to use various communications of various degrees from primary to



secondary level. So, we can generalized that 5 percent of the respondents did never, study in any formal school or academic institution and 33 percent can sign only. For that reason, most of the women may not suffer to use of the communication media as a result they could receive important information regarding income generating activities.

#### **4.1.3 Family size of the women**

Family size in the study area ranged from 1 to 8 with an average being 3.88 and the standard deviation being 1.62. On the basis of their family size, the respondents were classified into three categories as shown in Table 4.1.

Data presented in Table 4.1 reveal that the highest proportion (51 percent) of the respondents had medium family category compared to 42 percent small family and 7 percent with large family size category. The findings indicate that majority (58 percent) of the women had medium to large size family and they are likely to maintain better contact with various communication media for obtaining information regarding IGAs.

#### **4.1.4 Farm size of the women**

Farm size in the study area ranged from 0.19 to 2.56 hectare with an average of 0.79 and standard deviation 0.49. On the basis of their farm size, the respondents were classified into three categories, as shown in Table 4.1.

Data presented in Table 4.1 show that the highest proportion (69 percent) of the respondents had small farm as compared to 25 percent medium farm family. The information indicates that majority (94 percent) of the women had medium to small farm category.

It is expected that the women of this category are likely to involve heavily in the IGAs of the women beneficiaries so that their communication exposure may be high. If the farm size is big, they have more opportunity to conduct IGAs to earn more money. So, an appropriate extension programme is needed depending on the farm

size to increase skill of rural women in different IGAs and improve life style of their position. Though rural women provides some farm size an opportunity for utilizing the land for some productive purpose.

#### **4.1.5 Organizational participation of the women**

Organizational participation of the women ranged from 0 to 6 with an average score being 1.55 and standard deviation was 2. On the basis of the scores obtained, the women were classified into three categories, which has been shown in Table 4.1.

Data presented in Table 4.1 indicate that the highest proportion (57 percent) of the respondents had no participation in any organization, 40 percent had low participation, 3 percent had medium organizational participation.

Through participation in organization an individual comes in contact with other people so that they can learn new ideas and new way of doing thing. Organizational participation may have the effect of favorably disposing the women beneficiaries towards the use of communication media. The finding of the study indicates that the highest proportion of the women had no organizational participation compared to the little percent in medium participation. The women with more organizational participation are expected to use more communication media for getting information to perform in income generating activities.

#### **4.1.6 Cosmopolitaness of the women**

The observed cosmopolitaness scores of the respondents ranged from 2 to 12 against the possible score of 0 to 24. The average cosmopolitaness score was 7.38 and standard deviation 2.28. Based on their cosmopolitaness scores, women were classified into three categories as shown in Table 4.1.

Data furnished in Table 4.1 indicate that the highest proportion (68 percent) of the respondents had medium cosmopolitaness compared to 21 percent having low cosmopolitaness and there had 11 high cosmopolitaness. Cosmopolitaness of the women depends mostly on age, religious and social barriers etc. which discouraged



them from going outside their own localities. It is therefore, likely that cosmopolitaness might have favorable effect on the use of communication media in income generating activities.

#### **4.1.7 Credit availability of the women**

The score of Credit availability of the women ranged from 2 to 10 thousand with an average of 4.53 and standard deviation 1.86 thousand respectively. Based on the credit availability score of the women were classified into three categories as shown in Table 4.1.

Data furnished in Table 4.1 indicate that the highest proportion (56 percent) of the women had low received credit compared to 40 percent had medium credit received and 4 percent had high credit recipient.

It should be mentioned here that few women were supported by high credit facility considering special criteria.

The following major factors affected credit availability.

- i. Year of involvement in BRAC i.e. longer involvement with BRAC had more credit facility.
- ii. Deposited own savings i.e. the more is the deposition of savings the more would be credit facility.
- iii. Previous loan repayment behavior i.e. the more favorable repayment behaviors the would be credit facility.

#### **4.1.8 Agricultural knowledge of the women**

It was found that agricultural knowledge scores of the women beneficiaries ranged from 8 to 32 against the possible range from 0 to 40. The average score about agricultural knowledge of women beneficiaries of BRAC was 20.47 and standard



deviation of 5.9. Based on the agricultural knowledge scores, the women beneficiaries were classified into three categories which have been shown in Table 4.1.

The data presented in the Table 4.1 show that the highest proportion (79 percent) had medium agricultural knowledge and 12 percent had high agricultural knowledge of the women. An overwhelming majority (91 percent) of the women possess higher to medium agricultural knowledge meaning a better communication media used. It is likely that the more the agricultural knowledge of the women about agriculture and more increase production and increase IGAs.

#### **4.1.9 Attitude towards adoption of innovation**

Attitude towards adoption of innovation score of the women beneficiaries of BRAC ranged from 12 to 41 against the possible range score of 10 to 50. The women were classified into three categories based on their obtained scores considering mean and standard deviation 29.7 and 7.87 respectively. The categories and distribution of the women are shown in Table 4.1.

The data represented in the Table 4.1 shows that higher proportion (59 percent) of the respondents had moderately favorable, 31 percent had favorable and there was 10 percent low favorable attitudes towards adoption of innovation of the women. It implies that most of the women were aware of adoption of innovation.

#### **4.1.10 Income from IGAs**

The score of Income from IGAs of the respondents ranged from 10 to 91 thousand. The average of was 21.22 thousand with a standard deviation of. 13.59 thousand. The respondents were classified into three categories according to their income from IGAs and presented in Table 4.1.

The highest proportion (58 percent) of the women had low income, while 25 percent had high income and 17 percent medium income from IGAs. It indicates that most of the women had low income from IGAs because of their less contact with

communication media in IGAs. Moreover, involvement of credit (amount) was very low and ranged from Tk. 2 to 10 thousand. Thus, low income from IGAs is obvious.

#### **4.2 Use of Communication Media**

The communication media used by the women beneficiaries of BRAC for getting information was the main focus of the study. The extent of use of communication media was determined in two steps. First, the income generating activities were identified and extent of use of 13 communication media for each of these IGAs was determined by using media use index. Secondly, the extent of use of 13 communication media for each of these IGAs was calculated and was expressed as the extent of the communication media on income generating activities. The results of the first phase, i.e. the communication media use index for five income generating activities are presented in Table 4.2.

##### **4.2.1 Use of communication media on each of five income-generating activities**

Income generating activities were classified into five groups such as

- (i) Kitchen gardening
- (ii) Goat rearing
- (iii) Poultry rearing
- (iv) Livestock rearing and
- (v) Katha sewing.

The communication media use index for each of the IGAs could ranged between 0 to 195 ( $39 \times 5$ ) = 195



**Table 4.2 Communication Media Used by the Women beneficiaries in five income generating activities**

Sl. No.	Communication media	Kitchen gardening		Goat rearing		Poultry rearing		Livestock rearing		Katha sewing	
		Score MUI	Rank order	Score MUI	Rank order	Score MUI	Rank order	Score MUI	Rank order	Score MUI	Rank order
1	Husband	232	1	240	1	239	1	236	1	242	1
2	Son/daughter	212	5	239	3	239	2	236	3	174	13
3	Aged man of family	221	2	239	2	236	4	237	2	237	2
4	Aged man of village	205	7	236	4	236	5	231	5	236	3
5	Relatives	200	9	231	7	233	6	228	8	233	4
6	Sub-assistant agricultural officer	214	4	234	5	230	8	233	4	229	6
7	NGO officer	216	3	233	6	231	7	231	6	231	5
8	Group discussion	199	10	230	9	237	3	229	7	229	7
9	Mohila somity meeting	210	6	231	8	210	12	213	9	213	8
10	Television	202	8	213	10	213	9	213	10	213	9
11	Radio	202	8	212	11	211	11	211	11	209	11
12	Newspaper	174	13	177	12	172	13	177	13	175	12
13	Mobile and Telephone	160	12	175	13	212	10	209	12	211	10



#### **4.2.1.1 Communication media used for kitchen gardening in income generating activities**

This is evident from the fact that the highest media use index for kitchen gardening was 232 and the lowest was 160. Husband were used as the communication media to the highest extent (232) and it was closely followed by Age man of the family (221), NGO officer (216), son/daughter (212), Mohila samity meeting (210), aged man of the village (205), television (202), radio (202), relatives (200), group discussion (199), news paper (174) and mobile & telephone (160) (Table 4.2). The findings indicate that the most relevant and reliable media were used at highest extent and the non-relevant sources were used at low extent. This means that contact depends mainly on relevancy of sources for their income generating activities.

#### **4.2.1.2 Communication media used for goat rearing in income generating activities**

Table 4.2 indicates that the highest media use index for goat rearing in income generating activities was 240 and the lowest was 175. Husband was used as the communication media to the highest extent (240) and it was closely followed by aged man of the family (239), Son/daughter (239), aged man of the village (236), SAAO (234), NGO officer (233), Mohila somity meeting (231), group discussion (230), television (231), radio (212), newspaper (177), mobile & telephone (175). In this case also, the relevant and reliable communication sources were mostly used by the women and related of income generating activities were used to the least extent.

#### **4.2.1.3 Communication media used for poultry rearing in income generating activities**

Data in Table 4.2 shows that the highest media use index (MUI) for poultry rearing in income generating activities was 239 and the lowest was 172. Husband was used as the communication media to the highest extent (239) and it was closely followed by

Son/daughter (239), Group discussion (237), Aged women of the family (236), Aged women of the village (236), Relatives (233), NGO officer (231), Sub Assistant Agricultural Officer (230), Television (213), Mobile & Telephone (212), Radio (211), Mohila somity meeting (210), News paper (172). This finding indicates that women have good contact communication ability with husband for their IGAs.

#### **4.2.1.4 Communication media used for livestock rearing income generating activities**

Data in Table 4.2 indicates that the highest media use index (MUI) for livestock rearing in income generating activities was 238 and the lowest was 177. Husband was used as the, communication media to the highest extent (238) and it was closely followed by Aged man of family (237), Son/daughter (236), Sub Assistant Agricultural Officer (233), Aged man of village (231), NGO officer (231), Group discussion (229), Relatives (228), Mohila somity meeting (213), Television (213) Radio (211), Mobile & Telephone (209), Newspaper (177). This finding indicates that women have good contact ability to communicate with husband. Husband gave information to the women concerning livestock rearing in IGAs.

#### **4.2.1.5 Communication media used for Katha sewing in income generating activities**

Data in Table 4.2 shows that the highest media use index (MUI) for katha sewing in IGAs was 242 and the lowest was 174. Husband were used as the communication media to the highest extent (242) and it was closely followed by Aged man of the family (237), Aged woman of the village (236), Relatives (233), NGO officer (231), Sub Assistant Agricultural Officer (229), Group discussion (229), Mohila comity meeting (213), Television (213), Mobile & Telephone (211), Radio (209), Newspaper (175), Son/daughter (174). This finding indicates that Neighbors and NGO field workers came forward for katha sewing to the women in income generating activities.



**Table 4.3 Rank order of the communication media used by the women beneficiaries on all the income generating activities**

Communication media	Combined media use index	Rank order
Husband	1189	1
Aged man of the family	1170	2
Aged man of the village	1144	3
NGO officer	1142	4
Sub Assistant Agricultural Officer	1140	5
Group discussion	1125	6
Relatives	1124	7
Son/daughter	1100	8
Mohila somity meeting	1077	9
Television	1054	10
Radio	1045	11
Mobile & Telephone	967	12
Newspaper	875	13

The 13 communication media have been arranged in rank order in Table 4.3 on the basis of their communication media use index in all the IGAs. However, the observed MUI range between 875-1189

Husband was used as the communication media to the highest extent (1189) and it was closely followed by Aged man of the family (1170), Aged man of the village (1144), NGO officer (1142), Sub Assistant Agricultural Officer (1140), Group discussion (1124), Relatives (1125), Son/daughter (1100), Mohila somity meeting (1077), Television (1054), Radio (1045), Mobile & Telephone (967) and Newspaper (875). Since husband, Aged man of the family and village were found as major communication media for women, they need to upgrade their knowledge and information on various IGAs which Govt. can take a positive role to do so.



**Table 4.4 Distribution of the women beneficiaries on the basis of their extent of use of communication media**

Dependent variable	Possible range	Observed range	Categories	Percent	Mean	Sd
Use of communication Media in income generating activities	0-195	12-32	Occasional User (Up to 18)	30	21.93	5.18
			Frequent User (19-32)	58		
			Regular User (above 32)	12		
Total				100		

The respondents in respect of use of communication media were classified into three categories as shown Table 4.4. The categorization was made on considering the  $X \pm \frac{1}{2} \overline{SD}$  taking frequent category. The other categories were occasional and regular. The communication media use index for the respondents was calculated which could range between 0 to 195. However, the observed range from 12-32 with a mean of 21.93 and standard deviation 5.18. The data of Table 4.4 indicated that the highest proportion (58 percent) of women were frequent users of communication media and 30 percent of the women were occasional users and 12 percent of the women were regular users of communication media for getting information to perform income generating activities.



### **4.3 Relationship between Individual Characteristics of the Women Beneficiaries and their Use of Communication Media**

The purpose of this section is to examine the relationship of 10 selected characteristics of the women with their use of communication media in income generating activities. The selected characteristics of the women includes, age, education, family size, farm size, organizational participation, cosmopolitaness, credit availability, agricultural knowledge, attitude towards adoption of innovation and income from IGAs.

Each of the characteristics constituted an independent variable while use of communication media in income generating activities was the only dependent variable in this study.

Significant relationship was determined by co-efficient of correlation test 'r' have been examined. The null hypothesis formulated for this study has already been described in Chapter 1. A null hypothesis was rejected when the observed 'r' value was equal or greater than the table value 'r' at 0.05 level of probability. The relationships between the selected characteristics of the women and their use of communication media have been presented in Table 4.5.

**Table 4.5 Co-efficient of correlation between selected characteristics of the women beneficiaries and their use of communication media**

Dependent variable	Independent variable	Computed values of 'r with 98 df	Tabulated value of 'r'	
			0.05 level	0.01 level
Use of communication media by the women beneficiaries in income generating activities	Age	0.020	± 0.196	± 0.254
	Education	-0.048		
	Family size	-0.172		
	Farm size	0.518**		
	Organizational participation	0.044 <sup>NS</sup>		
	Cosmopolitaness	0.262**		
	Credit availability	0.160 <sup>NS</sup>		
	Agricultural knowledge	0.646**		
	Attitude towards adoption of innovation .	0.914**		
	Income from IGAs	0.806**		

\*\* Correlation is significant at the 0.01 level (2-tailed)

\* Correlation is significant at the 0.05 level (2-tailed)

NS: Non-significant



#### **4.3.1 Relationship between age and use of communication**

The computed value of correlation was found to be 0.020 as shown in Table 4.5. Following observations were made regarding the relationship between these two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.020) was found to be smaller than the tabulated value ('r' = 0.196) with 98 degrees of freedom at 0.05 level of probability.

Based on the above findings, the null hypothesis could not be rejected and hence, the researcher concluded that the age of the respondents had no significant relationship with their use of communication media in income generating activities.

#### **4.3.2 Relationship between education and use of communication media**

The computed value of Correlation was found to be -0.048 as shown in Table 4.5. Following observation were made regarding the relationship between two variables Under-consideration.

- a. The relationship showed a negative trend
- b. The computed value of 'r' (-0.048) was found to be smaller than the tabulated value ('r' = 0.196) with 98 degrees of freedom at 0.05 level of probability.

Based on the above finding, the null hypothesis could not be rejected and hence, the researcher concluded that education of the respondents had no significant relationship with their use of communication media in income generating activities are independent to each other.



#### **4.3.3 Relationship between Family size and use of communication media**

The computed value of correlation was found to be -0.172 as shown in Table 4.5. Following observation was made regarding the relationship between these two variables under consideration.

- a. The relationship showed a negative trend.
- b. The computed value of 'r' was (- 0.172) with 98 degrees of freedom at 0.05 level of probability.

Based on the above finding, the null hypothesis could not be rejected and hence the researcher concluded that family size of the respondents had no significant relationship with their use of common media. This indicates that family size of the women beneficiaries and their uses of communication media in income generating activities are independent to each other.

#### **4.3.4 Relationship between Farm size and use of communication media**

The computed value of correlation was to be found 0.518 as shown in Table 4.5. Following observation was made regarding the relationship between these two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.518) was found to be greater than the tabulated value  $r = 0.254$  with 98 degrees of freedom at 0.01 level of probability.

Based on the above finding the null hypothesis was rejected and hence the researcher concluded that farm size of the respondents had positive significant relationship with their use of communication media. This means that more the farm size of the respondents the more will be their use of communication media in income generating activities.



#### **4.3.5 Relationship between Organizational participation and use of communication media**

The computed value of correlation was found to be 0.044 as shown in Table 4.5. Following observation was made regarding the relationship between two variables under consideration.

- a. The relationship showed a positive trend
- b. The computed value of  $r$  (0.044) was found to be smaller than the tabulated value ( $r = 0.196$ ) with 98 degrees of freedom at 0.05 level of probability.

Based on the above finding, the null hypothesis could not be rejected and hence, the researcher concluded that organizational participation of the respondents had no significant relationship with their use of communication media. Income generating activities are independent to each other.

#### **4.3.6 Relationship between Cosmopolitanism and use of communication media**

The computed value of correlation was found to be 0.262 as shown in Table 4.5. Following observation was made regarding the relationship between these two variables under consideration

- a. The relationship showed a positive trend.
- b. The computed value of  $r$  (0.262) was found to be greater than the tabulated value ( $r = 0.254$ ) with 98 degrees of freedom at 0.01 level of probability.

Based on the above finding the null hypothesis was rejected and hence the researcher concluded that cosmopolitanism of the respondents had positive significant relationship with their use of communication media. This means that the more cosmopolitanism of the respondents the more will be their use of communication media in income generating activities.



#### **4.3. 7 Relationship between credit availability and use of communication media**

The computed value of correlation was to be found 0.160 as shown in Table 4.5. Following observation was made regarding the relationship between these two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.160) was found to be smaller than the tabulated value ('r' = 0.254) with 98 degrees of freedom at 0.01 level of probability.

Based on the above finding the null hypothesis could not be rejected and hence the researcher concluded that credit availability of the respondents had no significant relationship with their use of communication media.

#### **4.3.8 Relationship between agricultural knowledge and use of communication media**

The computed value of correlation was found to be 0.646 as shown in Table 4.5. Following observation was made regarding the relationship between two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.646) was found to be greater than the tabulated value ('r' = 0.196) with 98 degrees of freedom at 0.01 level of probability.

Based on the above finding, the null hypothesis was rejected and hence, the researcher concluded that agricultural knowledge of the respondents had positive significant relationship with their use of communication media in income generating activities are independent to each other.

#### **4.3.9 Relationship between attitudes towards adoption of innovation and use of communication media**

The computed value of correlation was found to be 0.914 as shown in Table 4.5. Following observation was made regarding the relationship between two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.914) was found to be greater than the tabulated value ('r' = 0.196) with 98 degrees of freedom at 0.05 level of probability.

Based on the 'above finding, the null hypothesis was rejected and hence the researcher concluded that attitude towards adoption of innovation of the respondents had no significant relationship with their use of communication media in income generating activities are independent to each other.

#### **4.3.10 Relationship between income from IGAs and use of communication media**

The Computed value of correlation was to be found 0.806 as shown in Table 4.5. Following observation was made regarding the, relationship between these two variables under consideration.

- a. The relationship showed a positive trend.
- b. The computed value of 'r' (0.806) was found to be greater than the tabulated value ('r' = 0.254) with 98 degrees of freedom at 0.01 level of probability.

Based on the above finding the null hypothesis was rejected and hence, the researcher concluded that income from IGAs of the respondents had positive significant relationship with their use of communication media. The more is the use of communication media of the respondents the more will be the income from income generating activities.





## **CHAPTER 5**

### **SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary of findings**

The findings of the study and interpretation of the results have been presented elaborately in Chapter 4. The findings of the study are summarized below.

##### **5.1.1 Characteristics of the women beneficiaries.**

###### **Age**

Age of the women beneficiaries ranged from 20-60 years, with an average of 38 among 100 respondents 45 percent were middle aged, 43 percent were young aged and 12 percent was old.

###### **Education**

Education scores of the women beneficiaries ranged from 0 to 10 with an average of 2.28. The highest proportion (5 percent) had no education, 14 percent had primary education, 48 percent had secondary education.

###### **Family size**

Family size of the respondent ranged from 1-8 .The average family size of the respondent was 3.38. The highest proportion (51 percent) of the respondent had medium families compared to (42 percent) having small families and 7 percent had large families.

###### **Farm size**

The farm size scores of the respondents ranged from 0.19 hectares to 2.56 hectares with an average of 0.79 hectares. Among the respondents, 6 percent had marginal farm size 69, percent small farm size, and 25 percent had medium farm size.



### **Organizational Participation**

Organizational Participation scores of the respondents ranged from 0-6, the average being was 1.55. About 57 of the respondents had no organizational participation, 40 percent had low and 3 percent had medium organizational participation.

### **Cosmopolitaness**

The Cosmopolitaness of the women beneficiaries ranged from 2-12, the average being was 7.38. The highest proportion 68 percent of the women beneficiaries had medium cosmopolitaness compared to 21 percent had low and 11 percent had high cosmopolitaness .

### **Credit availability**

Credit availability score of the women beneficiaries ranged from Tk. 2-10 thousand, the average being was 4.53 thousand respectively. The highest proportion (40 percent) of the women beneficiaries had medium credit availability compared to 4 percent had high and 56 had low credit availability.

### **Agricultural Knowledge**

Agricultural Knowledge of the women beneficiaries score ranged from 8-32, against the possible score 0 to 40, the average being 20.47. Among the respondents 79 percent had medium agriculture knowledge, 9 percent had low and agricultural knowledge, and 12 percent had high agricultural knowledge.

### **Attitude towards adoption of innovation**

Attitude towards technology of the women beneficiaries score ranged from 12-41 against the possible score 10-50, the average being was 29.7, with standard deviation 7.87, among the respondents 59 percent moderately favorable attitude compared to 31 percent had favorable attitude and 10 percent had low favorable attitude towards adoption of innovation.

### **Income from IGAs**

Income from IGAs of the women beneficiaries' scores ranged from 10-91 thousand taka, being the average Tk 21.22 thousand and standard deviation Tk 13.59 thousand. 58 percent of the respondents had low income while, 17 percent had medium income and 25 percent had high income from IGAs

### **5.1.2 Test of hypothesis**

The null hypotheses were tested to examine the relationship of ten selected characteristics of the women beneficiaries with their use of communication media in income generating activities. The results of hypothesis testing are briefly presented below:

#### **Age and use of communication media**

There was no relationship between age of the women beneficiaries and their use of communication media in income generating activities.

#### **Education and use of communication media**

There was no relationship between education of the women beneficiaries and their use of communication media in income generating activities.

#### **Family size and use of communication media**

There was no relationship between family size of the women beneficiaries and their use of communication media in income generating activities.

#### **Farm size and use of communication media**

Farm size of the women beneficiaries had positive and significant relationship with their use of communication media in income generating activities.



### **Organizational participation and use of communication media**

There was no relationship between organizational participation of the women beneficiaries and their use of communication media in income generating activities.

### **Cosmopolitanism and use of communication media**

Cosmopolitanism of the women beneficiaries had positive and significant relationship with their use of communication media in income generating activities.

### **Credit availability and use of communication media**

There was no relationship between credit availability of women beneficiaries and their use of communication media in income generating activities.

### **Agricultural knowledge and use of communication media.**

Agricultural knowledge of woman beneficiaries had positive and significant relationship with women beneficiaries and their use of communication media in income generating activities.

### **Attitude towards adoption of innovation and use of communication media**

Attitude towards adoption of innovation of women beneficiaries had positive and significant relationship and their use of communication media in income generating activities.

### **Income from IGAs and use of communication media**

Income from IGAs of the women beneficiaries had positive and significant relationship with their use of communication media in income generating activities.

## **5.2 CONCLUSIONS**

Based on the findings of this following conclusions are drawn;



1. The study revealed that majority of the women beneficiaries of BRAC were occasional to frequent users of communication media while 12 percent of the women beneficiaries of BRAC were regular users of various communication media for performing income generating activities. It is essential to have better communication exposure of the women beneficiaries for successful and effective operation of income-generating activities. Therefore, the findings lead to the conclusion that the women had inadequate use of communication media, which might result poor output from income generating activities.
2. Husband, son/daughter, NGO officer, were communicated by more number of women beneficiaries in income generating activities. It implies that with the increase of income from IGAs, their use of communication media is also increased and income generating activities as well.
3. The Women beneficiaries for income generating activities at a considerable rate used group contact media such as group discussion, and Mohila somity meeting and mass media like Radio, Television, and Mobile etc. This means that the more use of communication media like group discussion, Mohila somity meeting, Radio, Television, Mobile etc. the more positive output in income generating activities for the women beneficiaries of BRAC.
5. The study indicates that farm size of the women beneficiaries had positive and significant relationship with their use of communication media in income generating activities; this means that the large farm size of the women beneficiaries, the higher is the use of communication media for their income generating activities.
6. Cosmopolite people come in contact with new ideas through traveling outside their own social boundary, Cosmo politeness therefore, helps an individual to collect

new ideas and information in this regard, Cosmo politeness of the respondents had a positive significant relationship with their use of communication media. It implies that with the increase of Cosmo politeness, their use of communication media is also increased and income-generating activities is also better performed.

7. Credit is the main course, desirable need of the women beneficiaries of BRAC in income generating activities. Women received credit from BRAC for income generating activities. A woman does not get the actual desirable amount of credit from the BRAC. There was no relationship incase of credit availability. Therefore, it may be concluded that use of communication media is a vital factor in increasing the IGAs of the of the women.
8. Income is the vital factor for women beneficiaries of BRAC. About one-third of the women beneficiaries had very low income from IGAs, indicating that of comparatively lower economic standings. Income earned from IGAs of the women has several restrictions and controlled by the male elders like husband, father, elder brother and others of the family. Income from IGAs of the women beneficiaries had significant relationship with their use of communication media. This means that with the increase of income from IGAs, their use of communication media is also increased and income-generating activities as well.
9. The statistical analysis revealed that the characteristics such as, age, education, family size, organizational participation, agricultural knowledge and attitude towards adoption of innovation of the women beneficiaries had no significant relationship with their use of communication media in income characteristics of the women beneficiaries are independent to each other. These facts lead to the conclusion that the women beneficiaries of BRAC in making decision regarding the use of communication media may be influenced by age, education, family size,



organizational participation, agricultural knowledge and attitude towards adoption of innovation some extent but not significantly.

### **5.3. Recommendations**

#### **5.3.1 Recommendations for policy implication**

On the basis of the findings and conclusions of the following recommendations are made;

- I. The study revealed that the women beneficiaries of BRAC had inadequate exposure with various communication media, which might result poor output from income generating activities. Therefore, it may be recommended that the concerned GO and NGOs especially BRAC engaged in extension activities with the woman beneficiaries should make necessary arrangements for improving the use of communication media by the women.
- II. Young aged women beneficiaries constituted about half of the study sample and they are the key operators of income generating activities. Young aged women beneficiaries can play very useful role in performing the IGAs for their livelihood status. It is therefore, recommended that in conducting extension program the concern agencies should involve as many as young aged women in their programs.
- III. About half of the women beneficiaries of BRAC having no education. It is recommended that necessary steps should be taken by BRAC in undertaking for adult education programm for women beneficiaries as early as possible.
- IV. Credit supply and other support activities by BRAC should be taken more effective steps for increasing income of the women by creating greater opportunities for IGAs. However, special care should be taken by BRAC at the time of credit supply and proper credit utilization by the borrowers.
- V. Need based training program should be developed and implemented intensively to improve the skills of the women in handling different IGAs in increasing income. The important areas of training may be (i) specific methods of poultry raising (ii) Kitchen Gardening (iii) improved management for cattle and goat raising etc



vi. The GO especially DAE can play a vital role in making communication media available to the resource- poor women (BRAC women beneficiaries) engaged in IGA for their better livelihood.

### **5.3.2 Recommendations for further study.**

- i. The present study was carried out in a small area of particular district. Similar studies may be conducted in other parts of the country to get a clear picture of the whole country, which will be helpful for effective policy.
- ii. This study was limited with the ten characteristics of the women beneficiaries on their use of communication media, but there are many characteristics which can use of communication media. Therefore, it is recommended that further study should be conducted involving other variables in these regards. This study dealt with only selected five income-generating activities. Further study should be undertaken including other income generating activates.
- iii. The present study did not reveal the factors that affected the non-use of communication media. It is therefore, suggested that the factors responsible for non- use of each media be ascertained in further study.
- iv. Similar study may be conducted taking other leading NGOS of the country (such as CARE, Grammen Bank, Proshika, ASA etc) in order to gain more meaningful insights.
- v. Age, education, family size. Organizational participation, of the women beneficiaries were not significantly related with their use of communication media in IGAs. So further investigation may be undertaken to verify the results.

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## APPENDICES

### Appendix-A English Version of the Interview Schedule

#### Department of Agricultural Extension and Information System Sher-e-Bangla Agricultural University, Dhaka

USE OF COMMUNICATION MEDIA BY THE BRAC WOMEN BENEFICIARIES IN  
INCOME GENERATING ACTIVITIES IN A SELECTED AREA OF NILFAMARI  
DISTRICT

Name of the respondents:..... Sl. No.:

Date:

Village:.....

Union: .....

Upazila:.....

District: .....

(Please answer the following questions)

#### 1. Age

What is your present age? .....years.

#### 2. Educational qualification

Please state your educational information

a) Don't know reading and writing (.....)

b) Can sign only (.....)

c) I did not read in any school but my educational status would be up to  
..... class

d) I have passed .....class

#### 3. Family size

Please mention your total number of family members.

a)Male.....Female.....

b)Total number

#### 4. Farm size

Please provide information on your farm size according to their use

Sl. No.	Type of land	Amount of land	
		Local unit	Hectare (ha)
(a)	Homestead area with pond		
(b)	Own land under own cultivation		
(c)	Cultivated area taken as lease by respondent from others		
(d)	Area given by a respondent to others on barga system		
(e)	Area taken by a respondent to others on barga system		



### 5. Organizational participation

Please indicate the nature and duration of your participation in the following organizations

Sl. No.	Name of the organization	No. participation	Nature and duration of participation		
			General member (year)	Executive member (year)	President secretary (year)
1.	Women co-operative samity				
2.	School committee				
3.	Rural arbitration committee				
4.	Bazar committee				
5.	Youth committee				
6.	Union parishad				
7.	Krishak samabay samity				
8.	NGO organization				
9.	Others				

### 6. Cosmo politeness

Please mention your frequency in visits of the following places:

Sl. No.	Place of visit	Frequency visits			
		Regularly	Frequently	Occasionally	Not at all
1.	Relatives and friends home	$\geq 10$ times/month	6-8 times/month	1-4times/month	0
2.	Own union	$\geq 8$ times/month	5-6 times/month	1-3times/month	0
3.	Others union	$\geq 5$ times/month	3-4 times/month	1-2times/month	0
4.	Own upazila	$\geq 8$ times/month	5-6 times/month	1-3times/month	0
5.	Others upazila	$\geq 5$ times/month	3-4 times/month	1-2 times/month	0
6.	Own district	$\geq 12$ times/year	8-10 times/year	5-6 times/year	0
7.	Others disrict	$\geq 7$ times/year	4-5 times/year	2-3times/year	0
8.	Capital city	$\geq 5$ times/year	2 times/year	1 time/year	0



### 7. Credit availability

Did you receive credit from different organization from income generating activities?

Yes (.....)

No (.....)

If Yes please mention the sources of receiving your credit and credit amount

Sl. No.	Source of credit	credit amount
1.	BRAC	
2.	Bank ( Rajshahi krishi unnayan bank, Sonali bank , Jonota bank etc)	
3.	Grameen bank	
4.	T. M. S. S.	
5.	A S A	
6.	Asrayan	
7.	Relatives	
8.	Friends	
9.	Village money lender	
Total		



## 8. Agricultural Knowledge

Please answer the following questionn

Sl No.	Question	Full mark	Marks obtaine
1.	Mention two winter vegetables	2	
2.	Mention two qualities of good seeds	2	
3.	Mention the name of two HYV of rice	2	
4.	Mention two name of chemical fertilizer	2	
5.	Mention two local instrument used for rice threshing	2	
6.	Mention name of two disease of Hen and Duck	2	
7.	Mention name of two local variety and modern variety of Hen	2	
8.	Mention two name of disease of cattle and goat	2	
9.	Mention the name of two winter crops	2	
10.	Mention the name of two pulse crops	2	
11..	What is IPM?	2	
12.	What is light trap?	2	
13.	Mention one function of Urea fertilizer	2	
14.	Mention one variety of tomato	2	
15.	When to irrigate in tomato?	2	
16.	Mention one disease of tomato	2	
17.	Mention one disease of cabbage	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 in a year	2	
Total		40	



### 9. Attitude towards adoption of innovation

Please indicate your 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.	Is the Application of Guttee Urea is 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 necessary 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.	Praticing modern Agricultural technologies are very costly					

**10. Annual Income from income generating activities (IGAs)**

Please mention your Annual income from the following IGAs

Sl. No.	Income generating activities	Amount (TK)
1.	Kitchen gardening	
2.	Goat rearing	
3.	Poultry rearing	
4.	Livestock rearing	
5.	Katha sewing	
Total		

**11.a) Use of communication Media in IGAs**

Please indicate which of the following communication media you used in getting information in income generating activities on kitchen gardening (put tick mark)

Sl. No.	Communication media	Extent of use			
		Regularly	Occasionally	Rarely	Not at all
1.	Husband	21-28 times/week	14-20 times/week	7-13 times/week	0
2.	Son/daughter	21-28 times/week	14-20 times/week	7-13 times/week	0
3.	Aged man of the family	21-28 times/week	14-20 times/week	7-13 times/week	0
4.	Aged man of the village	8-10 times/month	5-7 times/month	2-4 times/month	0
5.	Relatives	4-6 times/week	2 times/week	1time/week	0
6.	Sub Assistant Agricultural Officer	≥2 times/week	2times/week	1time/week	0
7.	NGO Officer	5-7 times/month	3-4 times/month	1-2 times/month	0
8.	Group discussion	5-7 times/month	2-4 times/month	1time/month	0
9.	Mohila somity meetting	4-7 times/month	2-3 times/month	1time/month	0
10.	Television	21-28 times/week	14-20 times/week	7-13 times/week	0
11.	Radio	21-28 times/week	14-20 times/week	7-13 times/week	0
12.	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
13.	Mobile & Telephone	21-28 times/week	14-20 times/week	7-13 times/week	0

b) Please indicate which of the following communication media you used in getting information in income generating activities on Goat rearing (put tick mark)

Sl. No.	Communication media	Extent of use			
		Regularly	Occasionally	Rarely	Not at all
1.	Husband	21-28 times/week	14-20 times/week	7-13 times/week	0
2.	Son/daughter	21-28 times/week	14-20 times/week	7-13 times/week	0
3.	Aged man of the family	21-28 times/week	14-20 times/week	7-13 times/week	0
4.	Aged man of the village	8-10 times/month	5-7 times/month	2-4 times/month	0
5.	Relatives	4-6 times/week	2 times/week	1time/week	0
6.	Sub Assistant Agricultural Officer	≥2 times/week	2 times/week	1time/week	0
7.	NGO Officer	5-7 times/month	3-4 times/month	1-2 times/month	0
8.	Group discussion	5-7 times/month	2-4 times/month	1time/month	0
9.	Mohila somity meeting	4-7 times/month	2-4 times/month	1time/month	0
10.	Television	21-28 times/week	14-20 times/week	7-13 times/week	0
11.	Radio	21-28 times/week	14-20 times/week	7-13 times/week	0
12.	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
13.	Mobile & Telephone	21-28 times/week	14-20 times/week	7-13 times/week	0



c) Please indicate which of the following communication media you used in getting information in income generating activities on Poultry rearing (put tick mark)

Sl. No.	Communication media	Extent of use			
		Regularly	Occasionally	Rarely	Not at all
1.	Husband	21-28 times/week	14-20 times/week	7-13 times/week	0
2.	Son/daughter	21-28 times/week	14-20 times/week	7-13 times/week	0
3.	Aged man of the family	21-28 times/week	14-20 times/week	7-13 times/week	0
4.	Aged man of the village	8-10 times/month	5-7 times/month	2-4 times/month	0
5.	Relatives	4-6 times/week	2 times/week	1time/week	0
6.	Sub Assistant Agricultural Officer	≥2 times/week	2times/week	1time/week	0
7.	NGO Officer	5-7times/month	3-4 times/month	1-2 times/month	0
8.	Group discussion	5-7 times/month	2-4times/month	1time/month	0
9.	Mohila somity meeting	4-7 times/month	2-4 times/month	1time/month	0
10.	Television	21-28 times/week	14-20 times/week	7-13 times/week	0
11.	Radio	21-28 times/week	14-20 times/week	7-13 times/week	0
12.	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
13.	Mobile & Telephone	21-28 times/week	14-20 times/week	7-13 times/week	0

d) Please indicate which of the following communication media you used in getting information in income generating activities on Livestock rearing (put tick mark)

Sl. No.	Communication media	Extent of use			
		Regularly	Occasionally	Rarely	Not at all
1.	Husband	21-28 times/week	14-20 times/week	7-13 times/week	0
2.	Son/daughter	21-28 times/week	14-20 times/week	7-13 times/week	0
3.	Aged man of the family	21-28 times/week	14-20 times/week	7-13 times/week	0
4.	Aged man of the village	8-10 times/month	5-7 times/month	2-4 times/month	0
5.	Relatives	4-6 times/week	2 times/week	1 time/week	0
6.	Sub Assistant Agricultural Officer	≥2 times/week	2times/week	1 time/week	0
7.	NGO Officer	5-7 times/month	3-4 times/month	1-2 times/month	0
8.	Group discussion	5-7 times/month	2-4 times/month	1 time/month	0
9.	Mohila somity meeting	4-7 times/month	2-4 times/month	1 time/month	0
10.	Television	21-28 times/week	14-20 times/week	7-13 times/week	0
11.	Radio	21-28 times/week	14-20 times/week	7-13 times/week	0
12.	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
13.	Mobile & Telephone	21-28 times/week	14-20 times/week	7-13 times/week	0





e) Please indicate which of the following communication media you used in getting information in income generating activities on katha sewing (put tick mark)

Sl. No.	Communication media	Extent of use			
		Regularly	Occasionally	Rarely	Not at all
1.	Husband	21-28 times/week	14-20 times/week	7-13 times/week	0
2.	Son/daughter	21-28 times/week	14-20 times/week	7-13 times/week	0
3.	Aged man of the family	21-28 times/week	14-20 times/week	7-13 times/week	0
4.	Aged man of the village	8-10 times/month	5-7 times/month	2-4 times/month	0
5.	Relatives	4-6 times/week	2 times/week	1time/week	0
6.	Sub Assistant Agricultural Officer	≥2 times/week	2times/week	1time/week	0
7.	NGO Officer	5-7 times/month	3-4 times/month	1-2 times/month	0
8.	Group discussion	5-7 times/month	2-4 times/month	1time/month	0
9.	Mohila somity meetting	4-7 times/month	2-4 times/month	1time/month	0
10.	Television	21-28 times/week	14-20 times/week	7-13 times/week	0
11.	Radio	21-28 times/week	14-20 times/week	7-13 times/week	0
12.	Newspaper	5-6 times/week	3-4 times/week	1-2 times/week	0
13.	Mobile & Telephone	21-28 times/week	14-20 times/week	7-13 times/week	0

Thank you for your kind co-operation

\_\_\_\_\_  
Signature of interviewer

Date.....



**APPENDIX-B**  
**Correlation matrix Showing the interrelationship among the variables (N= 100)**

Variables	X <sub>1</sub>	X <sub>2</sub>	X <sub>3</sub>	X <sub>4</sub>	X <sub>5</sub>	X <sub>6</sub>	X <sub>7</sub>	X <sub>8</sub>	X <sub>9</sub>	X <sub>10</sub>	X <sub>11</sub>
X <sub>1</sub>	1										
X <sub>2</sub>	0.109	1									
X <sub>3</sub>	0.287**	0.034	1								
X <sub>4</sub>	0.042	0.076	-0.049	1							
X <sub>5</sub>	0.072	-0.110	-0.137	-0.127	1						
X <sub>6</sub>	0.005	0.007	-0.243*	0.140	0.048	1					
X <sub>7</sub>	0.108	0.051	0.040	0.079	-0.004	-0.096	1				
X <sub>8</sub>	-0.013	0.036	-0.152	0.666**	0.035	0.201*	0.033	1			
X <sub>9</sub>	0.027	-0.034	-0.144	0.604**	-0.122	0.292**	0.155	0.658**	1		
X <sub>10</sub>	0.003	-0.054	-0.158	0.227	0.140	0.136	0.117	0.423**	0.496**	1	
X <sub>11</sub>	0.020	-0.048	-0.172	0.518**	0.044 <sup>ns</sup>	0.262**	0.160 <sup>ns</sup>	0.646**	0.914**	0.806**	1

\*\* Correlation is significant at the 0.01 level (2 tailed) ---

\*Correlation is significant at the 0.05 level (2 tailed) ---

X<sub>1</sub>= Age

X<sub>2</sub>= Education

X<sub>3</sub>= Family size

X<sub>4</sub>= Farm size

X<sub>5</sub>= Organizational Participation

X<sub>6</sub>= Cosmopolitaness

X<sub>7</sub>= Credit availability

X<sub>8</sub>= Agricultural Knowledge

X<sub>9</sub>= Attitude towards adoption of innovation

X<sub>10</sub>= Annual Income from IGAs

X<sub>11</sub>= Use of communication media by the women beneficiaries in income generating activities



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