

# Use of Communication Media by the Women Beneficiaries of Grameen Bank in Relation to Agricultural Income Generating Activities

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**Abstract:** *The focus of this study was to describe the selected characteristics of the women beneficiaries of Grameen Bank and explore the relationship between selected characteristics of the respondent with their use of communication media. Data were collected using well-structured interview schedule from randomly selected 100 women beneficiaries in three selected villages of Brahmanbaria district from 10 February, 2018 to 15 March, 2018. The result revealed that highest proportions (66 percent) women beneficiaries had medium use of communication media and the lowest (13 percent) had high use of communication media. Educational qualification, organizational participation, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with their use of communication media in relation to AIGAs. Family size, farm size, credit received and annual income from different AIGAs had non-significant positive relationships, while age had non-significant negative relationship with their use of communication media in relation to Agricultural Income Generating Activities under the present study.*

**Keywords:** Communication Media, Women Beneficiaries, Grameen Bank, AIGs

## 1. INTRODUCTION

The World Bank (2016) estimates that more than 45.702% poor live in rural areas in the world and 65% of the people are lives in rural area in Bangladesh. Women constitute nearly half of the total population in Bangladesh. The role of women in the economic development of Bangladesh cannot be over looked. Women play a significant and crucial role in agricultural development including crop production, livestock production, horticulture, postharvest operation, agro-social forestry, fisheries and poultry. In a developing country like Bangladesh, the underemployed women labor force forms a vast reservoir of human resources. They contribute a vast proportion through different IGAs to develop their situation. Therefore, reducing rural poverty has been on the agenda for the international development partners as well as

governmental and non-governmental organizations of Bangladesh for a long time. Since the 1980s a common approach was through integrated rural development focused on the income generating activities (IGAs) of agricultural sector mainly. Due to market failures for smallholders the state had to distribute and often subsidize the delivery of new technologies, for example chemical fertilizer and pesticides. The integrated rural development approach of Bangladesh had only limited success and often turned out to be not sustainable (Janvry *et al.*, 2002).

After the independence of Bangladesh, activities of the non-government organization (NGOs) have been started with relief work in the country. With the passage of the time NGOs have extended their activities in working areas by providing credit to the landless marginal women and so on increasing farm productivity business as well as their living standard. Different non-government organizations such as Grameen Bank, BRAC, ASA, Swiss Development Corporation (SDC), Rangpur Dinajpur Rural Service (RDRS), Proshika, Bangladesh American Tobacco Company (BATC), Plan International, CARITAS, World Vision etc. are playing vital role through different projects for socio-economic development of rural people especially rural women of Bangladesh. Among them Grameen Bank is working with the village people under different Grameen Bank groups. Grameen Bank originated in 1976, in the work of Professor Muhammad Yunus who launched a research project to study how to design a credit delivery system to provide banking services to the rural poor. In October 1983 the Grameen Bank was authorised by national legislation to operate as an independent bank. In 1998 the Bank's "Low-cost Housing Program" won a World Habitat Award. In 2006, the bank and its founder, Muhammad Yunus, were jointly awarded the Nobel Peace Prize.

As of 2017, the Bank had about 2,600 branches and nine million borrowers, with a repayment rate of 99.6%. 97% of the

borrowers were women. The Bank has been active in 97% of the villages of Bangladesh. Its success has inspired similar projects in more than 40 countries around the world, including a World Bank initiative to finance Grameen-type schemes. Grameen Bank uses a participatory, peer supported and multi-sectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods, and attain dignity and self-reliance through involving different income generating activities. Grameen Bank has identified six sectors in which large numbers of low-income women can be productively engaged in their homes: poultry, fishery, livestock, sericulture, agriculture, and agro forestry. For each of these sectors, Grameen Bank has developed an integrated set of services with emphasis of women, including training in improved techniques, provision of improved breeds and technologies, excess to finance, savings, water and sanitation program, on-going supply of technical assistance and inputs for different IGAs, monitoring and problem solving as needed, and marketing of finished goods.

Communication media has a vast and vital role to carry out the messages of integrated set of services of Grameen Bank to the intended audience. A sound system of communication for the effective flow of scientific information through media to the ultimate users has become a burning question of the day. Rogers (1962) after reviewing many studies on media information by stages, made a generalization that impersonal communication media were most important at awareness stage and personal media were most important at the evaluation stage in the adoption process. The communication media suitable in receiving AIGAs information to the women beneficiaries of Grameen Bank are not clearly defined with greater emphasis as it should be. And most importantly the communication media use pattern of women beneficiaries and its relationship with their socioeconomic characteristics remained mostly neglected. Considering the above facts, the researcher felt a thrust to conduct a study to fulfil the following objectives:

1. To describe some selected socio-economic characteristics of the women beneficiaries of Grameen Bank;
2. To assess the extent of use of communication media in income generating activities; and
3. To explore the relationship of the selected characteristics of women beneficiaries of Grameen Bank with their use of communication media in income generating activities

## 2. MATERIALS AND METHODS

### 2.1 Study area

The study was conducted in the Brahmanbaria sadar upazila under Brahmanbaria District. Brahmanbaria is a typical

upazila regarding NGO interventions and different income generating activities. Women of this upazila imitated different AIGAs with the technical and financial assistance of different NGOs. For getting or initiating AIGAs they used different communication media to bring the area in the light of great concern. Kalishima, Nandanpur and Natai villages of Brahmanbaria Upazila were selected purposively as the locale of the study.

### 2.2 Population and sample of the study

Women beneficiaries of Grameen Bank of Kalishima, Nandanpur and Natai villages under Brahmanbaria sadar upazila constituted the population of the study. An updated list of 300 women beneficiaries who were involved in different AIGAs in different time from the selected village was prepared with the help of the personnel of Grameen Bank of these localities. These 300 women beneficiaries constituted the population of the study. Around 33% of the populations were randomly selected from each village as the sample of the study by using random sampling method. Thus, 100 women beneficiaries of Grameen Bank constituted the sample of the study. A reserve list of 12 women beneficiaries of Grameen Bank was also prepared so that the respondents of this list could be used for interview if the respondents included in the original sample were not available at the time of data collection.

### 2.3 Data Collection

A well-structured interview schedule was developed based on objectives of the study for collecting information with containing direct and simple questions in open form and close form. Appropriate scales were developed to measure the variables. A schedule was prepared in bangle for clear understanding of the respondents. The interview schedule was pre-tested with 10 women beneficiaries in actual situation before finalizing it for data collection. Necessary correction, additions, alternation, rearrangement and adjustments were made in the interview schedule based on pre-test experience. Data collection was started in 10 February, 2018 and completed in 15 March, 2018.

### 2.4 Variables of the Study

Ten characteristics of the women beneficiaries of Grameen Bank was taken as the causal variables which includes- age, educational qualification, family size, farm size, organizational participation, innovativeness, credit received, agricultural knowledge, attitude towards innovations and income from different AIGAs. Use of communication media by the women beneficiaries of Grameen Bank in income generating activities was the main focus of the study. Therefore the underlying hypothesis is "There is no relationship between the use of communication media by the women beneficiaries of Grameen bank in relation to AIGAs

and their use of communication media in income generating activities”.

**2.5 Data Analysis**

Data collected from the respondents were compiled, coded, tabulated and analysed in accordance with the objectives of the study. Various statistical measures such as frequency counts, percentage distribution, average, and standard deviation were used in describing data. SPSS (version 20) computer program were used for analysing the data. For determining the relationship of the selected characteristics of the women beneficiaries of Grameen Bank the use of communication media in income generating activities Pearson Product Moment Correlation was used. Five percent (0.05) level of probability was used as the basis for rejecting any null hypothesis.

**3. RESULTS AND DISCUSSIONS**

**3.1 Socio-economic characteristics of the farmers**

The data presented in the table indicates that the middle aged women beneficiaries of Grameen Bank comprised the highest proportion 72 percent and the lowest proportion was made by

the old aged category 1 percent. ‘ Primary education category’ constitutes the highest proportion 45 percent and the lowest 15 percent secondary education level category. The medium size family constitutes the highest proportion 61percentand the lowest 14 percent respondents had large family size. The marginal farm holder constitutes the highest proportion 59 percent and the lowest 41 percent in small farm holder. About 84 percent of the respondents had low level organizational participation, while the lowest 6 percent had medium level organizational participation. Medium innovativeness category constitutes the highest proportion72 percent and high innovativeness 11 percent is the lowest innovativeness. Women beneficiaries of Grameen Bank having medium credit received constitute the highest proportion 58 percent and high credit received 18 percent constitute the lowest proportion. The majority 70 percent of the respondents felt in medium knowledge category and only 7 percent in high knowledge category. Women beneficiaries of Grameen Bank have Neutral attitude towards innovations constitute the highest proportion 66 percent, whereas the lowest proportion 14 percent by favorable attitude. Women beneficiaries of Grameen Bank having medium income from AIGAs constitute the highest proportion 72 percent and low income 10 percent in lowest proportion.

**TABLE 1: Selected socio-economic characteristics of the respondents**

Socio-economic factor	Frequency	Percent	Socio-economic factor	Frequency	Percent
Age (years)			Credit received (score)		
Young (up to 35)	27	27	Low (upto 47)	24	24
Middle age (36-50 years)	72	72	Medium(48-86)	58	58
Old (above 50 years)	1	1	High(Above 86)	18	18
Mean	39.73		Mean	65.98	
Standard Deviation	5.157		Standard Deviation	19.266	
Education (year)			Agricultural knowledge(score)		
Illiterate (0)	0	0	Low knowledge(upto 31)	23	23
Can sign only (0.5)	40	40	Medium knowledge(32-37)	70	70
Primary education (1-5)	45	45	High knowledge(Above 37)	7	7
Secondary education (6-10)	15	15	Mean	33.53	
Above secondary (above 10)	0	0	Standard Deviation	2.618	
Mean	3.575		Attitude towards innovation(score)		
Standard Deviation	2.894	36.0	Unfavorable attitude (upto 31)	20	20
Family Size (number)			Neutral attitude (32-37)	66	66
Small (upto 6)	25	25	Favorable attitude (Above 37)	14	14
Medium(7-9)	61	61	Mean	35.44	
Large(Above 9)	14	14	Standard Deviation	2.875	
Mean	7.47				

Socio-economic factor	Frequency	Percent	Socio-economic factor	Frequency	Percent
Standard Deviation	1.623	2.0			
Farm size (ha)		33.0	Innovativeness (score)		
Marginal (0.02-0.2)	59	59	Low (upto 16)	17	17
Small (0.21-1.0)	41	41	Medium(17-26)	72	72
Mean	0.21		High(Above 26)	11	11
Standard Deviation	0.117		Mean	20.96	
Organizational participation (score)			Standard Deviation	4.748	
Low (up to 1)	84	84	Annual Income from AIGAs (thousand taka)		
Medium(2)	6	6	Low (upto 42)	10	10
High(Above 2)	10	10	Medium(43-78)	72	72
Mean	1.03		High(Above 78)	18	18
Standard Deviation	1.001		Mean	59.78	
			Standard Deviation	18.179	

### 3.2 Extent of use of Communication Media

Use of communication media is the main focus of this study. Use of communication media by the women beneficiaries of

Grameen Bank in relation to agricultural income generating activities was measured on the basis of use of information sources for 3 agricultural income generating activities with 12 specific communication sources in 5 level of extent of use.

**TABLE 2: Use of communication media in different agricultural income generating activities by the women**

Name of the Communication media	Use of communication media in different AIGA's		
	Kitchen gardening	Poultry rearing	Cattle rearing
Family members	3.37	3.39	3.47
Aged man of the family	3.32	3.32	3.43
Aged man of the village	3.08	3.15	3.19
Television	2.74	2.61	2.79
Mobile& telephone	2.7	2.64	2.73
Relatives	2.4	2.52	2.57
Sub-Assistant Agricultural officer	2.07	1.95	1.97
Newspaper	0.55	0.54	0.62
Mohila shomity meeting	0.43	0.4	0.52
Radio	0.32	0.35	0.31
Group discussion	.03	0.34	0.28
NGO officer	0.17	0.19	0.14

Use of communication media by the women beneficiaries of Grameen Bank in agricultural income generating activities could range from 24 to 100 against the possible range of 0-

144. The mean and standard deviation of use of communication media by the women beneficiaries of Grameen Bank in agricultural income generating activities was 63.85

and 16.76057 respectively. On the basis of use of communication media by the women beneficiaries of Grameen Bank in agricultural income generating activities scores, the respondents were classified into three categories namely, 'low use', 'medium use' and 'high use'. The distribution of the respondents according to use of communication media in agricultural income generating activities is given in Table 3

where it shows that the highest 66 percent respondent women beneficiaries of Grameen Bank belongs to the group of medium use followed by 21 percent in lowest use group and the lowest percentage 13 percent in highest group in use of communication media by the women beneficiaries of Grameen Bank in relation to agricultural income generating activities.

**TABLE 3: Distribution of the women beneficiaries of Grameen Bank according to their Use of Communication Media**

Categories	Respondents		Mean	Standard deviation
	Number	Percent		
Low use (up to 47)	21	21	63.85	16.76
Medium use(48-81)	66	66		
High use(Above 81)	13	13		
Total	100	100		

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

Pearson Product Moment Correlation Co-efficient was computed in order to find out the extent of relationship of each of the selected characteristics of the women beneficiaries of

Grameen Bank with their use of communication media in relation to AIGAs. To reject or accept the null hypothesis at 0.05 and 0.01 level of probability was used. A statistically significant and non-significant relationship was observed when the computed value or “r” was greater or smaller than the tabulated value, respectively. The result of correlation test is shown in Table 4.

**TABLE 4: Pearson’s product moment co-efficient of correlation showing relationship of each of the selected characteristics of the women beneficiaries of Grameen Bank with their use of communication media in relation to AIGAs**

	Selected characteristics of the women beneficiaries	Value of co-efficient correlation	Tabulated value	
			0.05 level	0.01 level
Use of communication media by the women beneficiaries of Grameen Bank in relation to AIGAs	Age	-0.078	0.196	0.252
	Education	0.397**		
	Family size	0.116		
	Farm size	0.115		
	Organizational Participation	0.362**		
	Innovativeness	0.412**		
	Credit received	0.068		
	Agricultural Knowledge	0.255*		
	Attitude towards innovation	0.224*		
	Annual income from different IGAs	0.120		

\*\* : Correlation is significant at the 0.01 level

\* : Correlation is significant at the 0.05 level

Pearson Product Moment Correlation Co-efficient variable revealed that educational qualification, organizational participation, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in income

generating activities. Family size, farm size, credit received and income from different AIGAs had non-significant positive relationships, while age had non-significant negative relationship with use of communication media in income generating activities.

#### 4. CONCLUSIONS AND RECOMMENDATIONS

The findings indicated that the overwhelming majority (87%) of the women beneficiaries of Grameen Bank belonged to the group of low to medium user of communication media. Based on finding, it may be concluded that majority of the women maintained low to medium use of communication sources for getting information about IGAs which might hamper earning of women through IGAs. So there is need for improvement of communication exposure of women for increasing their income from AIGAs. Educational qualification, organizational participation, innovativeness, agricultural knowledge and attitude towards innovation had significant positive relationships with use of communication media in AIGAs. So Conclusion can be drawn that the above mentioned personal attributes of the women to be better utilized for increasing their income from income generation activities of GB. Family size, farm size, credit received and income from different AIGAs had non-significant positive relationship with use of communication media and age had non-significant negative relationship with use of communication media in income generating activities. Therefore, it may be concluded that some of the characteristics of women may not show any significant relationship with their communication exposure but judicious handling of these characteristics might contribute in increasing working efficiency of women for increased earnings from AIGAs of GB. On the basis of observation and conclusions from the findings of the study following recommendations are made:

1. Overwhelming majority of the women maintained low to medium use communication sources for getting information about AIGAs, So in order to increase more use of communication media in income generating activities different GOs, NGOs and institutes may arrange awareness activities for increases the

involvement of women in agricultural income generating activities.

2. Educational qualification, organizational participation, innovativeness, agricultural knowledge and attitude towards innovation of the respondents had significant positive relationship with their use of communication media in AIGAs. So, initiative should be taken by GOs and NGOs for increasing educational qualification, organizational participation, innovativeness, agricultural knowledge and attitude towards innovation of the rural women.
3. This study was conducted only in Brahmanbaria sadar upazila under Brahmanbaria district. Similar studies are required to be conducted in other areas of Bangladesh where similar environmental, socio-economic and physical conditions exist to compare the findings.
4. Only 10 selected characteristics of the women beneficiaries of Grameen Bank were considered for the study. Other factors might have influence on the use of communication media of women beneficiaries of Grameen Bank in income generating activities, which need to be identified through further study.

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