



Use of communication media by the women beneficiaries of Grameen Bank in income generating activities in a selected area of Sylhet district

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ABSTRACT

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

INTRODUCTION

Different non government organizations such as Grameen Bank, BRAC, ASA, Swiss Development Corporation (SDC), Rangpur Dinajpur Rural Service (RDRS), Proshika, Bangladesh American Tobacco Company (BATC), Plan International, CARITAS, World Vision etc. are playing vital role through different projects for socio-economic development of rural people especially rural women of Bangladesh. Among them Grameen Bank is working with the village people under different Grameen Bank groups. Grameen Bank uses a participatory, peer supported and multi-sectoral strategy to offer poor rural women the skills and opportunity to achieve sustainable improvement in their livelihoods, and attain dignity and self-reliance through involving

different income generating activities. Grameen Bank has identified six sectors in which large numbers of low-income women can be productively engaged in their homes: poultry, fishery, livestock, sericulture, agriculture, and agro forestry. For each of these sectors, Grameen Bank has developed an integrated set of services with emphasis of women, including training in improved techniques, provision of improved breeds and technologies, 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 vital role to carry out the messages of integrated set of services of Grameen Bank to the intended audience. A sound

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

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

METHODOLOGY

Locale of the study

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

Population and sample

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

Table 1

Distribution of the population sample and number of respondents in the reserve list.

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

Measurement of variables

Eleven selected characteristics of the women beneficiaries of Grameen Bank such as age, educational qualification, family size, farm size,

organizational participation, cosmopolitaness, innovativeness, credit received, agricultural knowledge, attitude towards innovations and income from different IGAs and use of communication media were considered as variable to be measured according to the methods describe elsewhere.

Use of communication media

Use of communication media of the rural women beneficiaries of Grameen Bank was measured by computing use of communication media score according to their communication in 12 different sources in the area of kitchen gardening, poultry rearing and livestock rearing. The use of communication media score of a respondent could range from '0' to 108 (36×3) where '0' indicated no use of communication media and 108 indicated very high use of communication media of women beneficiaries of Grameen Bank in income generating activities.

Data collection and analysis

The researcher herself collected the data from the sample respondents through personal contact by using an interview schedule. A well structured interview schedule was developed based on objectives of the study. The interview schedule was pre-tested with ten women beneficiaries in actual situation before finalized it for collection of data. Necessary correction, additions, alternation, rearrangement and adjustment were made in the interview schedule based on pretest experience. Various statistical measures such as frequency counts, percentage distribution, average, and standard deviation were used in describing data. SPSS (version 11.5) computer program were used for analyzing the data.

RESULTS AND DISCUSSION

Characteristics of the women beneficiaries of Grameen Bank

Age

The score of age of the women beneficiaries of Grameen Bank have been varied from 22 to 68 years with a mean and standard deviation of 41.81 and 10.30 respectively (Table 2). It is observed that middle aged women beneficiaries of Grameen Bank comprised of the highest proportion (56.19 percent) followed by young aged category (24.76 percent) and the lowest proportion were made by the old aged category (19.05 percent). Data also indicates that the middle and young aged respondents constitute about 80.95 percent of the respondents. The young and middle aged respondents were more dynamic and basically they use more communication media for income generating activities

Educational qualification

Educational qualification scores of the women beneficiaries of Grameen Bank ranged from 0 to 14 with a mean and standard deviation of 3.63 and 3.69 respectively. Women beneficiaries of Grameen Bank under 'primary education category' constitute the highest proportion (31.43 percent) compared to 28.56 percent 'can sign only' category and 18.10 percent illiterate and secondary level category. On the other hand the lowest 3.81 percent constituted above secondary education level category (Table 2). Education broadens the horizon of outlook of women beneficiaries of Grameen Bank and expands their capability to analyze any situation related to different IGAs activities.

Family Size

Data indicated that the small size family constitute the highest proportion (66.67 percent) followed by the medium size family (29.52 percent). Only 3.81 percent respondents had large family size (Table 2). Such finding is quite normal as per the situation of Bangladesh. It is also observed that average family size of the respondents was comparatively lower than that of national average of 5.40.

Table 2
Classification of women beneficiaries of Grameen Bank according to characteristics.

| Characteristics | Categories | Respondents' | | Mean± SD |
|------------------------------|--------------------------------|--------------|---------|--------------|
| | | Number | Percent | |
| Age | Young aged (below 35 years) | 26 | 24.76 | 41.81±10.30 |
| | Middle aged (35-50 years) | 59 | 56.19 | |
| | Old aged (above 50 years) | 20 | 19.05 | |
| Educational qualification | Illiterate (0) | 19 | 18.10 | 3.63±3.69 |
| | Can sign only (0.5) | 30 | 28.56 | |
| | Primary education (1-5) | 33 | 31.43 | |
| | Secondary education (6-10) | 19 | 18.10 | |
| | Above secondary (above 10) | 4 | 3.81 | |
| Family Size | Small family (upto 4) | 70 | 66.67 | 4.10±1.58 |
| | Medium family (5-7) | 31 | 29.52 | |
| | Large family (above 7) | 4 | 3.81 | |
| Farm size | Marginal (0.02-0.2 ha) | 67 | 63.81 | 0.169±0.112 |
| | Small (0.21-1.0 ha) | 38 | 36.19 | |
| Organizational participation | Low participation (below 10) | 24 | 22.86 | 14.20±5.40 |
| | Medium participation (10-20) | 66 | 62.85 | |
| | High participation (above 20) | 15 | 14.29 | |
| Cosmopolitaness | Low (below 18) | 35 | 33.33 | 20.82±5.05 |
| | Medium (18-24) | 38 | 36.19 | |
| | High (above 24) | 32 | 30.48 | |
| Innovativeness | Low (below 20) | 66 | 62.86 | 19.41±4.81 |
| | Medium (20-27) | 30 | 28.57 | |
| | High (above 27) | 9 | 8.57 | |
| Credit received | Low (below 5) | 38 | 36.19 | 10.39±13.30 |
| | Medium (5-15) | 50 | 47.62 | |
| | High (above 15) | 17 | 16.19 | |
| Knowledge | Low (below 20) | 55 | 52.38 | 20.50±6.17 |
| | Medium (20-30) | 41 | 39.05 | |
| | High (Above 30) | 9 | 8.57 | |
| Attitude towards innovation | Unfavorable attitude (upto 29) | 39 | 37.1 | 27.18±7.62 |
| | Neutral attitude (30) | 7 | 6.7 | |
| | Favorable attitude (above 30) | 59 | 56.2 | |
| Income from IGAs | Low income (below 100) | 17 | 16.19 | 156.54±72.16 |
| | Medium income (100-200) | 68 | 64.76 | |
| | High income (above 200) | 20 | 19.05 | |
| Media communication | Low use (below 50) | 29 | 27.62 | 55.39±12.50 |
| | Medium use (50-70) | 67 | 63.81 | |
| | High use (above 70) | 9 | 8.57 | |

Farm size

The farm size of the women beneficiaries of Grameen Bank ranged from 0.015 hectare to 0.456 hectare with a mean and standard deviation of 0.169 and 0.112 respectively. Based on their farm size, the respondents were classified into two categories following the categorization of DAE (1999) (Table 2). The study represents that the marginal farm holder constituted the highest proportion 63.81 percent and the lowest 36.19 percent in small farm holder (Table 2). The findings of the study reveal that all of the farmers were marginal to small sized farm holder. The average farm size of the rural women of 0.169 hectares was lower than that of national average of 0.78 hectares in Bangladesh (BBS, 2008).

Organizational participation

Organizational participation score of the women beneficiaries of Grameen Bank ranged from 6 to 26 against the possible range of 0-30 with a mean and standard deviation of 14.20 and 5.40 respectively (Table 2). Data revealed that about (62.85 percent) of the respondents had medium level organizational participation, while 22.86 percent had low level organizational participation and the lowest 14.29 percent had high level organizational participation.

Cosmopolitaness

Cosmopolitaness score of the women beneficiaries of Grameen Bank ranged from 12 to 29 against the possible range of 0-32 with a mean and standard deviation of 20.82 and 5.05 respectively. Data revealed that about (36.19 percent) of the respondents had medium level cosmopolitaness, while 33.33 percent had low level cosmopolitaness and the lowest 30.48 percent had high level cosmopolitaness (Table 2).

Innovativeness

The innovativeness score of the respondent beneficiaries of Grameen Bank ranged from 12 to 34 against the possible range of 0-40 with a mean

and standard deviation of 19.41 and 4.81 respectively. Data indicates that respondent women beneficiaries of Grameen Bank have low innovativeness category constitute the highest proportion (62.86 percent) followed by medium innovativeness (28.57 percent) and high innovativeness (8.57 percent). Data revealed that the maximum percentage (91.43 percent) is the category of low to medium innovativeness group (Table 2).

Credit received

Credit received score of the respondent women beneficiaries of Grameen Bank ranged from 0 to 100 with a mean and standard deviation of 10.39 and 13.30 respectively. Data in table 2 revealed that the women beneficiaries of Grameen Bank having medium credit received constitute the highest proportion (47.62 percent) followed by low credit received (36.19 percent) and high credit received (16.19 percent). Overwhelming majority 84% respondents have low to medium level credit received level.

Agricultural knowledge

Agricultural knowledge score of the women beneficiaries of Grameen Bank ranged from 10 to 36 against the possible range of 0-40. The mean and standard deviation of agricultural knowledge score was 20.50 and 6.17 respectively. It is observed that majority (52.38 percent) of the respondents felt in low knowledge category followed by 39.05 percent in medium knowledge category and only 8.57 percent in high knowledge category. The findings of the present study reveal that around 91 percent of the respondent women beneficiaries of Grameen Bank in the study area had low to medium knowledge on agricultural activities.

Attitude towards innovation

Attitude towards innovation score of the women beneficiaries of Grameen Bank ranged from 16 to 46 against the possible range of 10-50 with a mean and standard deviation of 31.18 and 7.62 respectively. Women beneficiaries of Grameen Bank have favorable attitude towards innovations

constitute the highest proportion (56.2 percent), whereas the lowest proportion (6.7 percent) by neutral attitude which was followed by unfavorable attitude towards innovation (37.1 percent).

Income from IGAs

Income from IGAs of the women beneficiaries of Grameen Bank ranged from 68 to 372 thousand taka with a mean and standard deviation of 156.54 and 72.16 respectively. Data revealed that the women beneficiaries of Grameen Bank having medium income from IGAs constitute the highest proportion (64.76 percent) followed by high income (19.05 percent) and low income (16.19 percent). Overwhelming majority about (81%) respondents have low to medium level income from IGAs.

Use of Communication Media

Use of communication media was the main focus of this study. Use of communication media by the women beneficiaries of Grameen Bank in income generating activities was measured on the basis of use of information sources for 3 income generating activities with 12 specific communication sources in 4 level of extent of use. Use of communication media by the women beneficiaries of Grameen Bank in income generating activities could range from 32 to 95 against the possible range of 0-108. The mean and standard deviation of use of communication media by the women beneficiaries of Grameen Bank in income generating activities was 55.39 and 12.50 respectively.

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

communication media in income generating activities.

Media Use Index (MUI)

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

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

Where,

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

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

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

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

Media Use Index (MUI) for the women beneficiaries of Grameen Bank could range from 0 to 945, where '0' indicating lowest use of communication media and '945' indicating highest use of communication media by the women beneficiaries of Grameen Bank. However, computed MUI ranged from 128-840. Rank order was made on the basis of descending order of MUI of the items of media (Table 3).

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

Table 3
Rank order of use of communication media by the women beneficiaries of Grameen Bank.

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

Table 4
Relationship of selected characteristics of the women beneficiaries of Grameen Bank with their use of communication media in income generating activities.

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

** : Correlation is significant at the 0.01 level;
Significant

* : Correlation is significant at the 0.05 level; NS: Non

Relationship of characteristics with use of communication media

Age had negative correlation with the use of communication media in income generating activities (Table 4) indicating that with the increases of age of the respondent's use of

communication media in income generating activities also decreases. However the age of the women beneficiaries of Grameen Bank was not an important factor in use of communication media in income generating activities.

Educational qualification, organizational participation, cosmopolitaness, innovativeness, agricultural knowledge and attitude towards innovations had significant positive relationships with the use of communication media in income generating activities. These characteristics are important factor in use of communication media in income generating activities and with the increases of these characteristics of the respondent's use of communication media in income generating activities increases (Table 4).

Whereas family size, farm size, credit received had no relation with the use of communication media in income generating activities indicating that

these characteristics were not an important factor in use of communication media in income generating activities but with the increases of size or activities of the characteristics of the respondent's, the use of communication media in income generating activities also increases (Table 4).

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