

CHAPTER IX
POST-HARVEST OPERATION

9.1 General

Post-harvest crop handling has attained recent recognition as an important and inalienable aspect of crop production. Information collected from field on presently practised major post-harvest operations like threshing, grain drying and storage will be discussed in this chapter.

9.2 Place and Method of Threshing

Threshing precedes all other operations undertaken after rice crop is harvested. In the study area three main kinds of place were identified where rice harvest is threshed. These are yard of own homestead, other's homestead and threshing yard. Some farmers were found to be using more than one kind of threshing place. It is evidenced that yard of own homestead is the place of threshing paddy for most of the farmers (Table 9.1). A small number (15.6%) of farmers go to other's homestead for threshing of paddy. Only 3.6 percent farmers have specially made yard for the purpose of threshing. In the CDC area a very large segment of respondents (48%) stated that they use other's homestead. A similar situation exists in Ishwardi thana also (50.9%). Reasons for adoption of this practice in such an enormous proportion were not investigated for being beyond the scope of present study. Only one of the CDC farmers was found to have a threshing yard. No report on existence of threshing yard was received from four thanas.

Among four threshing methods e.g. foot, pedal thresher, cow and hand, cow was mentioned as a practice by 77.9 percent rice growers. Hand threshing method was practised by 61.2 percent farmers. Foot and pedal thresher users accounted for about 9 and 11 percent respectively. The above percentage distribution indicates on existence of combined use of methods in many households. Further analysis discovered three patterns of combination among methods. Both single and double-method combinations were found adopted by almost equal number of farmers (47.3% & 47.4%). Joydevpur CDC area had 83 percent adopters of double method combining cow & hand. None reported to have used foot or pedal thresher in this area. Three more thanas showed to have practised two methods. Five thanas had farmers using all the four methods in combinations and another

four thanas used multiple method combinations. Thana-wise threshing method combinations may be found in Table 9.2.

9.3 Grain Drying Operation

Drying is done in the sun and requires a lot of time and space. This operation becomes hazardous during the monsoon season. This is the most important post-harvest operation contributing substantially to producing high quality grains for preservation, consumption and seed use. Over 92.4 percent of AETI thana farmers dried paddy in their homeyards. A very small portion of farmers went to other places like public highway and drying yard for drying, their harvested paddy crop. In the CDC area, three-fourth of the farmers used homeyard and the remaining one-fourth utilized drying yard and public highway. Public highway use for drying of paddy in Joydevpur thana is highest among all thanas.

9.4 Grain Storage

Storage of paddy grains is a vital aspect of post-harvest operations. Good storage precedes cleaning and includes use of adequately sized containers at farm-level and keeping grains free from pest attack to prevent loss and deterioration of grains.

9.4.1 Pre-Storage Cleaning - About two and a half percent farmers did not take any measure to clean grains. Cleaning by winnowing away dirt, hay and other foreign materials was done by 60.8 percent households. The remaining one-third farmers did it by blowing wind. All farmers used winnow in Daulatpur whereas in Joydevpur winnow users were two-third. Proportion of farmers blowing wind was about one-third in the CDC area as well as in all thanas considered together.

9.4.2 Storage System

Indigenous grain storage systems in the study area include drum, tin container, bamboo container and earthenware. Among these, bamboo container was found to have gained highest acceptance in most of the thanas. Ninety-five percent of CDC farmers stored grains in bamboo container. In order of actual use, large earthenwares were the next preference. Tin container and drum were also in use, but with small number of farmers almost everywhere.

9.4.3 Measure Against Storage Pest

Prevention against insect attack on paddy in storage containers was a rare practice. Ishwardi thana, found most conscious of this preservation requirements, had about 30 percent farmers reportedly taking preventive measures against storage pests (Table 9.4). In every other thana, more than 90 percent farmers took no precautionary steps for grain protection.

Table 9.1: Place of Threshing

(Figures in %)

Thana	Yard of Own Homestead	Other's Homestead	Threshing Yard	Other
Dinajpur	89.9	11.9	1.7	0
Rangpur	92.5	9.4	0	0
Gouripur	74.1	24.1	11.1	0
Natore	68.2	13.6	13.6	2.3
Sylhet	91.4	6.9	0	3.4
Ishwardi	45.3	50.9	9.4	0
Gaibandha	94.2	4.7	3.5	1.2
Sherpur	98.4	1.6	3.2	0
Begumganj	96.8	6.5	0	0
Hathazari	98.2	0	7.1	1.8
Faridpur	96.7	6.7	0	0
Daulatpur	98.3	1.7	1.7	0
Joydevpur	52.8	48.1	0.9	0
All Thana	83.5	15.6	3.6	0.6

Table 9.2 Threshing Method Use

(Figures in %)

Thana	Foot	Pedal Thresher	Cow	Hand	Combination		
					Single	Double	Multiple
Dinajpur	0	35.1	30.5	93.2	57.6	35.6	0
Rangpur	3.8	34.0	66.0	79.2	24.5	62.3	3.8
Gouripur	0	1.9	94.4	64.8	70.2	42.6	0
Natore	0	0	50.0	50.0	100.0	0	0
Sylhet	32.8	0	100.0	1.7	67.2	32.8	0
Ishwardi	0	0	100.0	37.7	62.3	37.7	0
Gaibandha	0	0	90.7	97.7	10.5	89.5	0
Sherpur	0	0	100.0	68.3	30.1	69.9	0
Begumganj	9.4	21.0	37.1	72.6	35.5	48.4	16.1
Hathazari	39.3	25.0	66.1	66.0	21.4	33.9	35.7
Faridpur	5.0	31.7	83.3	21.7	70.0	25.0	5.0
Daulatpur	21.7	30.0	70.0	5.0	66.7	31.7	1.6
Joydevpur	0	0	100.8	90.7	14.8	83.3	0
All Thana	8.7	10.6	77.9	61.2	47.3	47.4	4.3

Table 9.3: Place of Drying

(Figures in %)

Thana	Home-Yard	Public Highway	Drying Yard	Other Places
Dinajpur	98.3	1.7	0	0
Rangpur	90.6	0	0	9.4
Gouripur	92.6	5.6	1.9	0
Sylhet	91.4	3.4	1.7	3.4
Natore	84.1	0	15.9	0
Gaibandha	98.8	1.2	0	0
Sherpur	96.8	0	3.2	0
Daulatpur	100.0	0	0	0
Ishwardi	60.4	0	39.6	0
Begumganj	96.8	3.2	0	0
Faridpur	95.0	0	0	5.0
Hathazari	96.4	1.8	1.8	0
AETI Thanas	92.4	1.4	4.7	1.4
Joydevpur	74.5	5.7	19.8	0

Table 9.4: Grain Storage

(Figures in %)

Thana	Didn't clean before storing	Cleaned by			Deans of Storing			Insect Prevention		
		Win-now	Blo-wing Wind	Hand	Drum	Tin Cont.	Bam-boo	Ear-then Ware	Yes	No
Dinajpur	1.7	86.4	11.7	0	5.1	6.8	54.2	11.9	6.8	93.2
Rangpur	9.4	49.1	41.5	0	7.5	1.9	66.0	22.6	1.9	98.1
Gouripur	0	46.3	53.7	0	1.9	13.0	61.1	50.0	5.6	94.4
Natore	9.1	61.4	29.5	0	9.1	0	43.9	56.8	4.5	95.5
Sylhet	0	79.3	6.9	12.1	0	0	65.5	5.2	0	100.0
Ishwardi	1.9	26.4	22.6	0	5.7	20.8	66.0	9.4	30.2	69.8
Gaibandha	0	50.0	50.0	0	5.8	1.2	73.2	20.9	1.2	98.8
Sherpur	1.6	57.1	41.3	0	9.5	76.2	41.3	0	1.6	98.4
Begumganj	1.6	32.3	66.1	0	4.8	1.6	87.1	41.9	4.8	95.2
Hathazari	3.6	75.0	21.4	0	17.9	1.8	94.6	14.3	1.8	98.2
Faridpur	5.0	56.7	40.0	0	10.0	18.3	71.7	51.7	3.3	96.7
Daulatpur	0	100.0	0	0	0	76.7	21.7	25.0	1.7	98.3
Joydevpur	2.8	67.0	32.1	0	0	0	95.3	22.6	1.9	98.1
All Thana	2.6	60.8	32.8	0.9	4.8	10.0	69.7	27.9	4.5	95.5

CHAPTER X
CREDIT DISBURSEMENT AND UTILIZATION

10.1 General

Credit is required by farmers who cannot afford to procure farm inputs with their own resource. This is particularly true in case of lower-strata farmers whose difficulties in buying increasingly expensive inputs like seed, fertilizer, pesticide and irrigation water are mounting with periodical price escalations. This chapter deals with farmer's credit receipt, comparative analysis of disbursement agencies' roles and loan utilization pattern of farmers in 1981-82.

10.2 Recipient of Credit

Data on recipients of farm credit summarized in Table 10.1 show that 40.9% of respondents received credit in 1981-82 crop year. This takes into account both institutional and non-institutional loan recipients. Comparison between the CDC and non-CDC areas indicates that CDC area had 5 percent more loan recipients than other areas. Among AETI thanas, four thanas had higher proportion of receivers of agricultural loan. These are Sherpur, Gouripur, Faridpur and Gaibandha with 60.3, 57.4, 55.0 and 48.8 percent recipients respectively. Hathazari thana in Chittagong district had fewest credit recipients (21.4%). Natore in Rajshahi district also had relatively fewer loan receivers (22.7%). Except in these two, in all other thanas credit recipients exceeded 30% of enumerated households. The high percentage of loan receivers in the study area reflects a general financial insolvency of the farming community.

Barring a few exceptions, in all thanas the majority of the loan receivers were found to belong to Stratum II constituted by small farmers owning 0.01 to 2.50 acres of land. Among loan recipients, in Joydevpur this group of farmers represents 52 percent while in other thanas taken together it has 42 percent (Table 10.1).

10.3 Inter-Thana Distribution of Credit

Amount of credit received in each thana by farmers from various sources is presented in Table 10.2. In 1981-82 rice farmers' loan receipt amounted to TK.931,452 in total and TK.2,797 per recipient from all sources. In the study area per household amount averaged at TK.1,144. Table 10.3

shows that about thirteen percent of the total distributed credit was taken in the CDC area. The highest amount of credit was received by Sherpur farmers (16.6%) and the lowest by Natore (2.7%). Other thanas with low amount of loan disbursement are Sylhet (3.1%), Dinajpur (3.6%) and Gouripur (4.2). As regards amount Daulatpur being the recipient of 14.4 percent of total credit follows Sherpur. Daulatpur thana also received highest amount of loan per recipient (TK.5814). In terms of per household loan, Sherpur received the highest amount (TK.2456). Credit receipt is lowest per recipient in Gouripur thana of Mymensingh district (TK.1262) and per household in Natore of Rajshahi district (TK.457).

10.4 Credit Source and Relative Coverage

Farmers' sources of credit consisted of both government-sponsored credit institutions and personal acquaintances living in farmers' neighbourhood in all thanas except Sylhet where respondents had no access to institutional agencies in 1981-82. The identified farm credit sources under institutional category were Bangladesh Krishi Bank (BKB), Integrated Rural Development Programme (IRDP), Cooperative Bank and Cooperative Societies; whereas the non-institutional personal sources included money lenders, farmers' friends and relatives. Some loans have been grouped under "others" category in Table 10.2 and 10.3 for the field data not clearly indicative of any of specific sources mentioned above.

10.4.1 Institutional Credit

From farmers' recorded responses it is observed that coverage of institutional credit was only 28.8 percent of the total disbursed amount in the entire study area (Table 10.3). Among the institutional sources, BKB was the dominant source contributing 75.6 percent. The other three institutional loan sources' coverage was 10.4, 7.8 and 6.2 percent for cooperative bank, cooperative societies and IRDP respectively.

Bangladesh Krishi (Agricultural) Bank - In terms of amount of credit received by farmers in 1981-82, BKB was the principal institutional source. Its coverage among all sources, institutional and non-institutional categories taken together, was 21.8 percent (Table 10.3)

and cannot be considered high. BKB's coverage can be termed very high in only one thana i.e. Rangpur where BKB gave 63.2 percent of amount drawn from all sources. Among other thanas Ishwardi, Faridpur and Begumganj received 39, 35.6 and 31.4 percent respectively from BKB. Only 14.1 percent of total credit in Joydevpur was obtained from BKB. A situation comparable to that of Joydevpur was found in Sherpur, Dinajpur, Daulatpur and Natore. None of the respondents in Sylhet received loan from BKB.

Integrated Rural Development Programme - Total IRDP coverage in the disbursed amount was only 1.8 percent and was 6.2 percent among the institutional sources. Seven of the thirteen study thanas had no IRDP coverage. They are Dinajpur, Rangpur, Sylhet, Ishwardi, Sherpur, Begumganj and Hathazari. Among the 6 recipient thanas Gaibandha received the highest amount being 8.7 percent of total all-source credit. Natore received 7.5 percent and Joydevpur 3.5 percent.

Cooperative Bank - Among institutional sources, Cooperative Bank's contribution was 10.4 percent and among all sources 3 percent. Loan disbursing service of Cooperative Bank was extended to farmers in only 3 thanas namely Rangpur (5.7%), Gaibandha (2.6%) and Daulatpur (17.3%).

Cooperative Society - Though respondents of seven study thanas reported to have obtained loan from this source, the source coverage among institutional sources is 7.8 percent and among all sources is only 2.2 percent. Amount of credit received by only Gaibandha (9.5%) and Daulatpur (8%) is worth mentioning. This source's coverage is insignificant in other thanas and in Joydevpur CDC area nil.

10.4.2 Non-institutional Credit

Non-institutional category of sources include personal, localised sources. The specific sources identified with this category are money lender, farmer's friend and relative. It is observed from Table 10.3 that the bulk of the amount received by farmers as loan was provided by this category and amounted to 61.3 percent. Farmers' perception of disbursement procedures of institutional sources as complicated and time-consuming is one of the major reasons for their

continued dependence on non-institutional sources. This was more evident in the CDC area of Joydevpur which has access to all institutional sources, nevertheless obtained 74.4 percent of its total credit receipts from non-institutional sources.

Money Lenders - In the study area money lenders are found to play a prominent role in advancing loans to the needy farmers. They belong to the rich class living in the farming community and having enough surplus to invest in usury at a high rate of interest. Usurers' transaction in the study area amounts to 23.1 percent of total credit receipts and 37.7 within the non-institutional source category.

Thanas worst-hit by money lenders' exploitation are Sherpur, Gouripur and Sylhet for receiving respectively 51.6, 51.5 and 49.3 percent of total all-source loans. Only from Hathazari there was no report of usurious transaction. Usurers provided 22 percent of credit receipts to CDC area farmers. Over a third of all loans was usurers' money in case of Dinajpur (37%) and Natore (36%). Respondents in Gaibandha (4.3%), Ishwardi (6.5%) and Begumganj (7.2%) were rather relatively free from this exploitation.

Friends - Overall contribution of farmers' friends in advancing loans was 13.3 percent (Table 10.3). Among non-institutional sources its share was 21.7 percent. This was the most prominent source of credit in Dinajpur (43.8%) in 1981-82, while its share was nil in only one area i.e. Ishwardi thana. Joydevpur CDC area obtained its 16.5 percent loan from this source. Other noteworthy thanas where farmers borrowed money from friends are Natore (19.9%) and Sylhet (19.1%). Amount of money transacted among friends as loan was insignificant in Daulatpur and Gouripur.

Relatives - Among all institutional and non-institutional sources, relatives as a source contributed the highest portion. About a quarter of loan money in the study area came from this source (Table 10.3). Among non-institutional sources, relatives' share was 40.6 percent. In the CDC area, relatives' contribution to the needy farmers was over one-third of all loans. Thana-wise analysis reveals that Hathazari farmers had the distinction of obtaining the most extensive cooperation from their relatives who contributed 77.7

percent of total credit receipts. Respondents in Ishwardi thana received about half of their loan from relatives. Begumganj, the next thana on the list, had a little over one-third of loan from this source. At bottom of the list some thanas are found to have received very small amount from relatives, but none remained absolutely uncovered by this source.

10.5 Credit Utilization Pattern

A farmer is required to indicate his purpose on the loan application submitted to the institutional credit disbursement agencies and any purpose other than farming is not entertained. However, personal loans from the non-institutional sources are not tied to any specific purpose. Nevertheless, actual pattern of utilization is not determined by farmer's declared intentions, but rather by extenuating circumstances and instantaneous needs. Thus a substantial proportion of received credit is ultimately expended on non-farm activities. Loan utilization patterns are amply indicative of farmers' general poverty and their inability to meet exigencies from own resources.

Patterns of credit use in the study area as of 1981-82 are presented in Table 10.4. Analysed data indicate that only one-fourth of received credit was utilized for farming purpose which includes buying inputs, paying labour wages etc. The major portion of loan (36.2%) was spent on meeting household needs. A considerable proportion (11.4%) was devoured by dependents' marriage. Another 7 percent of loan was spent on buying land. Other minor purposes for which farmers depended on credit either partially or wholly are paying back outstanding loan (4.2%), medical treatment (3.8%), house construction (2.6%) and dependents' education (1.8%).

Thana-wise data (Table 10.4) reveal that Natore is the only thana which utilized more than half of the borrowed money for farming. In the CDC area farm use of loan amounted to 42.4 percent. In Rangpur also farming absorbed a relatively high proportion of credit (45.5%). Other thanas utilizing about one-third of all loans are Gaibandha, Ishwardi, Begumganj and Dinajpur. Minimum loan utilization on farming was in Sherpur (11.5%).

As mentioned earlier, household expenses consumed a substantial portion

of loan in the surveyed area. Among all thanas, Gouripur recorded the highest domestic use of credit. Other thanas with high use of credit on household purposes were Sherpur (42.3%), Begumganj (38.5%), Faridpur (38.3%), Sylhet (37.2%) and Daulatpur (33.7%). Only Hathazari and Natore farmers used below 10 percent of received loan on this purpose.

Except Ishwardi all thanas spent a part of loan on dependents' wedding purpose, with Hathazari spending as high as 52.5 percent. Land buying was mentioned as a way of loan utilization in 8 thanas including Joydevpur. Incidentally Joydevpur CDC area was found to have second position (17.2%) superseded by only Natore (25.2%). Ishwardi ranks third on the list. Other purposes like loan repayment, house construction and dependent's education were mentioned by a section of respondents in most of the thanas. Their amount represented a small fraction of loan.

Data on source-wise loan utilization could not be obtained. An investigation into relationships between intended (or declared) purpose and actual utilization for each of the credit sources would be more useful.

Table 10.1: Agricultural Credit Recipients

(Figures in No. of Households)

Thana	Stratum I	Stratum II	Stratum III	Stratum IV	All Strata
Dinajpur	1	8	9	0	18(30.5)
Rangpur	2	6	9	1	18(34.0)
Gouripur	6	13	12	0	31(57.4)
Sylhet	3	13	1	2	19(32.8)
Natore	0	2	6	2	10(22.7)
Ishwardi	0	4	6	7	17(32.1)
Gaibandha	1	22	18	1	42(48.8)
Sherpur	1	17	18	2	38(60.3)
Faridpur	0	19	12	2	33(55.0)
Daulatpur	2	2	10	9	23(38.3)
Begumganj	2	11	9	2	24(38.7)
Hathazari	4	4	1	3	12(21.4)
Non-CDC Area	22(7.7)	121(42.4)	111(38.9)	31(10.9)	285(40.3)
CDC Area	6(12.5)	25(52.1)	9(18.8)	8(16.7)	48(45.3)
All Thana	28(8.4)	146(43.8)	120(36.0)	39(11.7)	333(40.9)

Note: Figures in parentheses are percentages.

Table 10.2: Thana-wise Credit Receipt

(Figures in Taka)

Source	Dinaj- pur	Rang- pur	Gouri- pur	Sylhet	Natore	Ishwardi	Gai- bandha
BKB-							
Total	5000	35650	2400	-	3466	10850	16354
Av.	2500	7130	1200	-	866	1356	1022
IRDP-							
Total	-	-	1500	-	1500	-	5000
Av.	-	-	750	-	750	-	833
Coop. Bank-							
Total	-	3200	-	-	-	-	1500
Av.	-	1600	-	-	-	-	1500
Coop. Soc.--							
Total	-	500	500	-	-	1000	5476
Av.	-	500	500	-	-	1000	1095
Money Lender-							
Total	12500	6500	20150	14200	7250	1800	2445
Av.	2083	629	1439	1577	2417	900	1223
Friend-							
Total	14800	1600	1200	5500	4000	-	7049
Av.	1850	800	600	1100	4000	-	587
Relative-							
Total	1500	6566	5120	9100	2000	13850	4350
Av.	750	1641	640	827	1000	1259	544
Other-							
Total	-	2410	8250	-	1906	288	15200
Av.	-	803	1178	-	381	288	1382
Total Amount	33800 (3.6)	56426 (6.1)	39120 (4.2)	28800 (3.1)	20122 (2.7)	27788 (3.0)	57374 (6.6)
Total Recipient	18	18	31	19	10	17	42
Average Amnt. (per Recipient)	1877	3135	1262	1516	2012	1634	1366
Average Amnt. (per Household)	573	1065	724	497	457	524	667

Note: Figures in parentheses are percentages.

Table 10.2: Thana-wise Credit Receipt

(Figures in Taka)

Source	Sherpur	Faridpur	Daulatpur	Begumganj	Hat-hazari	Joydevpur	All Thana
BKB-							
Total	22900	32700	22600	30335	2960	17450	-
Av.	1762	4761	5650	2333	989	1342	-
IRDP-							
Total	-	2500	1800	-	-	4300	-
Av.	-	833	1800	-	-	1433	-
Coop. Bank-							
Total	-	-	23200	-	-	-	-
Av.	-	-	4640	-	-	-	-
Coop. Soc.-							
Total	450	2300	10650	-	-	-	-
Av.	225	766	3550	-	-	-	-
Money Lender-							
Total	79812	16000	20350	6961	-	27300	-
Av.	2280	1455	2261	1740	-	2730	-
Friend-							
Total	20048	12265	3100	25934	8000	20500	-
Av.	2005	2044	1033	3242	1600	3417	-
Relative-							
Total	31522	15200	12400	33500	52050	44485	-
Av.	1659	1900	2480	3350	7436	2966	-
Other-							
Total	-	10970	39625	-	4000	9855	-
Av.	-	997	7925	-	2000	986	-
Total Amnt.	154732 (16.6)	91935 (9.8)	133725 (14.4)	96730 (10.4)	67010 (7.2)	123890 (13.3)	931452
No. of Recipient	38	33	23	24	12	48	333
Average Amnt. (per Recipient)	4072	2786	5814	4030	5584	2581	2797
Average Amnt. (per Household)	2456	1532	2229	1560	1197	1169	1144

Note: Figures in parentheses are percentages.

Table 10.3: Source-wise Credit Distribution Patterns

(Figures in % of Amount)

Thana	Institutional Category				Non-Institutional Category				% of Total Amount		
	BKB	IRDP	Coop. Bank	Coop. Soc.	Total Money Lender	Friend	Rela- tive	Total		Others	
Dinajpur	14.8	0	0	0	14.8	37.0	43.8	4.4	85.2	0	3.6
Rangpur	63.2	0	5.7	0.8	69.7	11.5	2.8	11.6	26.0	4.3	6.1
Gouripur	6.1	3.8	0	1.3	11.2	51.5	3.1	13.1	67.7	21.1	4.2
Sylhet	0	0	0	0	0	49.3	19.1	31.6	100	0	3.1
Natore	17.3	7.5	0	0	24.7	36.0	19.1	9.9	65.8	9.5	2.2
Ishwardi	39.0	0	0	3.6	42.6	6.5	0	49.8	56.4	1.0	3.0
Gaibandha	28.5	8.7	2.6	9.5	49.3	4.3	12.3	7.6	24.2	26.5	6.2
Sherpur	14.8	0	0	0.2	15.0	51.6	13.0	20.4	85.0	0	16.6
Faridpur	35.6	2.7	0	2.5	40.8	17.4	13.3	16.4	47.2	11.9	9.9
Daulatpur	16.9	1.3	17.3	8.0	43.5	15.2	2.3	9.3	26.8	29.6	14.4
Begumganj	31.4	0	0	0	31.4	7.2	26.8	34.6	68.6	0	10.4
Hathazari	4.4	0	0	0	4.4	0	11.9	77.7	89.6	6.0	7.2
Joydevpur	14.1	3.5	0	0	17.6	22.0	16.5	35.9	74.4	8.0	13.3
All Thana	21.8	1.8	3.0	2.2	28.8	23.1	13.3	24.9	61.3	9.9	100
(Inter-Category)											
All Thana	75.6	6.2	10.4	7.8	100	37.7	21.7	40.6	100	100	
(Intra-Category)											

Table 10.4: Farm Credit Utilization Patterns

(Figures in %)

Thana	Farm- ing	Buy Land	Depen- dents' Wed- ding	House- hold Expen- ses	Pay back Loan	House Bldg.	Medi- care	Edu- cation	Others
Dinajpur	33.8	9.5	11.2	36.2	0	1.4	3.4	0	4.7
Rangpur	45.5	5.0	18.4	14.1	1.0	1.0	6.8	3.8	4.4
Gouripur	14.8	2.5	11.9	45.9	0.8	0.3	2.7	3.8	17.3
Sylhet	15.2	0	6.9	37.2	12.3	2.1	0.9	1.1	24.4
Natore	55.1	25.2	1.6	7.9	10.3	0	0	0	0
Ishwardi	37.8	17.1	0	25.5	0	1.7	1.0	0	16.9
Gaibandha	39.7	5.5	9.9	26.9	6.6	3.4	5.4	1.3	1.2
Sherpur	11.5	12.4	1.6	42.3	11.0	7.1	1.5	0.1	1.5
Faridpur	16.3	0	4.6	38.3	2.1	0	5.3	0	33.4
Daulatpur	40.1	0	4.4	33.7	0.3	4.2	4.8	5.8	6.8
Begumganj	34.8	0	3.6	38.5	3.5	1.1	12.0	4.5	2.0
Hathazari	15.5	0	52.2	9.9	0	0	1.5	0	20.9
Joydevpur	42.4	17.2	12.8	15.5	0	2.2	4.2	2.9	2.9
All Thana	26.5	7.0	11.4	36.2	4.2	2.6	3.8	1.8	6.7

CHAPTER XI

FARM FAMILY ECONOMY

11.1 General

Agriculture is the main, but not the sole, provider of subsistence as well as cash income to the farming population residing in villages. Not the whole of the food and other farm produces is consumed by farm families. However, some families, whose number is on increase, are forced, by necessity, to consume all they produce. These families, to overcome cash income deficit, look for diversification of cash sources. New farm technology tends to readily benefit the large farmer and leads the smaller producer to desperation to generate more cash income from non-crop sources in order to augment his financial capability to absorb new farm technology. Thus inter-occupational linkages are strong in rural communities where non-farming occupations centre around farming.

This chapter will therefore examine the pattern of crop disposal for revealing farmer's family economy status locating him within or beyond the threshold of subsistence and also his extent of dependence on off-farm income generating activities. This chapter will also determine the study area farmers' pattern of making cash outlays on farming and other expenditures.

11.2 Income Sources

The major income source in the study area is, of course, farming which generates the substantial portion of cash inflow of the farm families. The farm income, for this study, took into account rice, the dominant crop everywhere except Faridpur, and non-rice crops including jute, wheat, tobacco, sugarcane, pulses, oilseeds, vegetables, fruits, etc. The farm income also included non-agricultural sources like egg, milk, meat, timber, fish, etc. Cash income earned by a family through head of the family's salary for working in non-agricultural establishments and offices, through remuneration for working in others' farms, through monetary assistance received from friends and relatives, etc. was included in the category of income labelled wages/salary. Cash earned by family members other than the head of the household through employing themselves outside own farm was also considered pertinent to this category of income. The third category of farmer's income under purview was

trading, with or without establishment. This category included both seasonal and permanent business activities but excluded earnings from selling own farm or homeyard produces which were categorized as farm income.

11.3 Farm Produce Disposal

The quantified annual production in the study area farms and homes averaged at 101.58 maunds per household (Table 11.1). About 62 percent of the quantity harvested and produced by farmers was consumed within family. From the remaining 38 percent surplus, 36 percent was sold. The small remainder was disposed as seed, charity or wastage.

In all thanas except Begumganj quantity consumed was within the quantity produced by farmers. In Begumganj the production deficit was as high as 43 percent portraying a dismal agro-economic situation there. Among the thanas surplus in farm production, Gaibandha had the highest 86 percent consumption and consequently the lowest surplus. In the CDC area 59 percent of the production was consumed making a surplus of 41 percent in 1981-82.

11.3.1 Disposal of Rice Harvests

Dinajpur, Hathazari and Joydevpur produced the highest quantity of rice per farm family in the study area. These thanas consumed about 62, 77 and 61 percent, respectively, of their rice harvests (Table 11.2). Quantity of surplus rice per household was highest in Dinajpur, followed by Joydevpur. But on the basis of proportion of production Sherpur having the highest surplus (44%) superseded Dinajpur (41%) and Joydevpur (39%). Since sale depends on available surplus, quantity of rice sold almost matched the surplus amount. The small discrepancy between surplus and sale figures resulted from wastage, seed use etc.

In Begumganj, although some respondents reportedly sold out portions of their harvested rice, sale figure for the thana was shown nil in Table 11.2 due to the overall deficit after consumption.

Among other thanas, Gaibandha and Faridpur had a very meagre quantity of rice available for sale (3.66 and 4.43 mds/household respectively).

11.3.2 Disposal of Non-Rice Produce

In a sharp contrast to pattern of rice crop disposal, a much greater proportion of non-rice produce was found surplus and available for sale. In the whole study area an overall 30 percent was spent on consumption leaving a 70 percent surplus (Table 11.3). This category of commodities included all non-rice field crops, fruits and vegetables, poultry and dairy products, fish etc. Begumganj once again showed the poorest performance in the whole study area. Per household production was a mere 0.62 maund there, most of which was consumed. Faridpur, performing poor in rice production, yielded highest amount of non-rice produce (85 md/household) consisting mainly of sugarcane, jute and milk. Even though production was much lower than Faridpur, Natore was the second highest producer of non-rice commodities (45.2 md/h) with a high sale quantity. Other high producing thanas were Dinajpur, Daulatpur, Ishwardi and Rangpur. In terms of the proportion sold out, Rangpur was foremost, marketing 91 percent of the production. Low volume of non-rice output and sale placed Gouripur, Hathazari, Joydevpur and Sherpur after Begumganj.

11.4 Cash Income from Farm

Among all farm sources, rice alone contributed 63 percent i.e. TK.2,683 to the all-thana average of TK.4,263 (Table 11.4). Share of Jute, the principal cash crop of the country, was only 4.7 percent in the study area. Sugarcane, fruit and vegetables outweighed jute in cash income generation.

As far as average cash income from farm per household is concerned, Joydevpur farmer earned TK.6,800, superseded by TK.7,375 in Dinajpur and TK.7,226 in Daulatpur. Cash income from sale of rice was TK.5,368 which was highest in the study area for this source. Dinajpur was close behind with TK.4,989 per family. Average farm income in Begumganj was lowest i.e. TK.317 only. Gaibandha farmers also earned low, averaging TK.1,154. No other thanas average farm income fall below Taka three thousand level.

Among non-rice farm commodities, tobacco was found a significantly large contributor (22.6%) in Rangpur. Jute was a prominent source next to rice in Gaibandha (20%) and Gouripur (12%). Share of jute in farmers'

earning was 16.4 percent in Faridpur where sugarcane was a more prominent cash income source (23.6%) and rice added an insignificant 3 percent. Sugarcane was the major cash earner (42%), in Natore, another area like Faridpur where non-rice farm produces were found to generate more income than rice. Among other non-rice sources, share of pulses and oilseeds was noticeably prominent in Ishwardi (26.7%).

11.5 Cash Income from Wages/Salary

As evident in Table 11.5 average per household cash income from wages and salary in the study area was TK.2,643, of which a half was earned by dependents of the household heads. Farmer's own salary and own labour wage's contributions taken together were less than that of dependents. These data are truly reflective of the situation in which farmers devote most of their working time to their own farms rather than to others' farms. Their dependents can have more time and liberty to work in an environment external to their own family farm. Many of the farm family members however also work seasonably or year-round on own farms. But their contributions to family farming were not quantified since this study took only cash flow into account.

Own labour wage accrued from working in other's farm was in highest proportion in Rangpur (40%), followed by Dinajpur (30%). Own salary's contribution was as high as 62 percent in Sherpur due to high earning of some respondents from this source.

Dependents' earning per household was found extremely high in Hathazari and Begumganj due to family members' salary remittances received from abroad (TK.5,771 in Hathazari and TK.3,147 in Begumganj). This resulted in a fabulous thana average wage income of TK.9,000 and TK.5,282 for Hathazari and Begumganj respectively. Percent contribution of dependents to wage and salary income was however higher in Faridpur (64.8%) than in Hathazari (64.1%) and Begumganj (59.6%); but in terms of amount contributed, Faridpur fell behind the other two thanas. CDC area farmers' cash wage income was low and averaged TK.1,673. It was further lower in five other thanas, among which Gouripur had the lowest wage earning (TK.724).

11.6 Cash Income from Business

All-thana average business income was TK.1,056 in the survey year (Table 11.6). Hathazari and Begumganj farmers earned TK.1,980 and TK.1,632 respectively from this source and maintained their lead as was in case of wage earning source. CDC area was ranked third (TK.1,323/h), followed by Natore (TK.1,318/h) and Rangpur (TK.1,309/h). This source generated, TK.80/h, the lowest income, in Daulatpur. From the amount earned, it was observed that trading was not a big cash generating activity in the study area.

11.7 Gross Cash Income

The study area average per household cash income from all the three sources amounted to TK.7,969 (Table 11.7). Farming was the most outstanding source contributing 53.5 percent. About a third of annual cash inflow came from family heads' and members' salary and wages. Only 13.3 percent income was generated from the business source which was generally of tertiary nature. Per household gross income was highest in Hathazari and averaged TK.14,395, of which 62.5 percent was obtained from salary/wage source. Among the farm income-dominated thanas, Dinajpur was foremost with all-source income totalling TK.9,834 which included 75 percent from the farm source. Joydevpur was right behind with a gross amount of TK.9,796. Daulatpur farmers, with 77 percent farm income, earned TK.9,365 and were considered one of the affluent thanas in the study area.

Earned cash inflow was poorest in Gaibandha, where the amount averaged TK.3,657 per farmer, due mainly to low sale proceeds of farm produce. No other thana had an average cash income below TK.5,000 in the year.

11.8 Farmers' Expenditure Categories

Farmer's cash outflow was broadly categorized into farming and non-farming expenditures. Farming expenditures included his cash spendings on procurement of farm inputs and on wages for hiring labour other than own family members on cultivating rice and producing non-rice commodities. The non-farming expenditure category included all family expenses unrelated to farming and was collectively termed as household expenditures.

All field data on expenditures were aggregated into these broad categories to facilitate a comprehensible tabular presentation.

11.9 Farming Expenditure

Average expenditure on labour wages and material inputs in the study area was TK.3,534 (Table 11.8). Rice cultivation being the predominant farming practice received 83.3 percent of the cash investment on crop production. Investment on rice farming was highest in Hathazari both on total amount-wise (TK.7,236) and proportion-wise (97.4%). In the CDC area amount invested on rice farming was TK.4,753 (91.3%), followed by Hathazari. Non-rice farming surpassed rice farming in Natore only where the latter accounted for only 46.3 percent. A high amount of per household farm expenditure was also found in Dinajpur (TK.4,509). Among other places, in only one thana it was above TK.3,000 mark. In all the other nine thanas rice farming accounted for a smaller amount.

Non-rice farming expenses exceeded TK.1,000 level in Dinajpur and Rangpur, besides Natore already mentioned. It was only TK.84 per farmer in Sylhet and TK.149 in Begumganj.

Apart from Hathazari, total rice and non-rice farming expenses on wages and inputs were high also in Dinajpur (TK.6,051), followed by Joydevpur (TK.5,207). The total investment in Begumganj was exceptionally low at TK.492 per farmer. In the other nine thanas, farming investments were at medium level and ranged between TK.1,594 and TK.4,411.

11.10 Household Expenditure

The amount spent on non-farming household purposes averaged TK.3,092 per farmer for the whole study area (Table 11.9). Hathazari and Daulatpur farmers' average expenditure amounted to TK.4,473 and TK.4,490, and can be expressed as high. Average expenditure level around TK.3,000 and TK.3,500 range was considered as medium and found in six thanas including Dinajpur and Begumganj. Five thanas including Joydevpur fell under the low household expenditure bracket.

11.11 Annual Cash Expenditure

The all-expenditure data summarized in Table 11.9 show that Hathazari farmers' total expenditures averaged at the highest level with TK.11,904

per farmer. This was followed by Dinajpur and Daulatpur spending TK.9,496 and TK.8,901 respectively. Joydevpur was placed fourth for expenses averaging TK.7,792. Other thana averages were below TK.7,000 level. Most noticeable in this category was Sylhet for being most thrifty in spending.

About 53 percent of the expenses in the study area was incurred on farming. Proportion of investment on farming was highest (67%) in the CDC area. Other thanas with high farm investment were Dinajpur (64%) and Hathazari (62%). Begumganj had the lowest level of investment on farming (11.5%), and all the remainder of the money spent (88.5%) was on household purposes. Faridpur's farm investment also represented a relatively low proportion (31%).

Table 11.1: Disposal of Farm Produce

(Figures in Md/Household)

Thana	Production	Consumption		Surplus		Sale		Seed, Wastage	
	Quantity	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Dinajpur	171.64	101.61	59.2	73.66	42.9	65.40	38.1	8.26	4.8
Rangpur	116.08	56.86	49.0	59.22	51.0	57.37	49.4	1.85	1.6
Gouripur	62.55	45.23	72.3	17.23	27.5	15.45	24.7	1.78	2.8
Sylhet	111.85	67.76	60.6	44.08	39.4	37.21	33.3	6.87	6.1
Natore	94.74	52.36	55.3	42.39	44.7	41.02	43.3	1.37	1.4
Ishwardi	101.62	71.55	70.4	30.11	29.6	28.60	28.1	1.51	1.5
Gaibandha	72.12	61.71	85.6	10.41	14.4	9.91	13.7	0.50	0.7
Sherpur	100.54	54.09	53.8	46.47	46.2	43.10	42.9	3.37	3.3
Faridpur	121.50	42.25	34.8	79.26	65.2	78.34	64.5	0.92	0.7
Daulatpur	111.28	68.56	61.6	42.72	38.4	38.52	34.6	4.20	3.8
Begumganj	30.82	44.00	142.8	-13.18	-42.8	0	0	0	0
Hathazari	110.70	85.06	76.8	25.64	23.2	24.91	22.5	0.73	0.7
Joydevpur	116.69	68.46	58.7	48.23	41.3	45.46	39.0	2.77	2.4
All Thana	101.58	63.39	62.4	38.19	37.6	36.97	36.4	1.22	1.2

Table 11.2: Disposal of Rice Crops

(Figures in Md/Household)

Thana	Production	Consumption		Surplus		Sale		Seed, Wastage	
	Quantity	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Dinajpur	133.34	81.95	61.5	55.02	41.3	48.44	36.3	6.58	5.0
Rangpur	90.21	54.52	60.4	35.70	39.6	33.96	37.6	1.74	2.0
Gouripur	57.85	43.53	75.2	14.24	24.6	12.67	21.9	1.57	2.7
Sylhet	96.38	59.97	62.2	36.41	37.8	30.59	31.7	5.82	6.1
Natore	49.54	39.22	79.2	10.32	20.8	10.09	20.4	0.23	0.4
Ishwardi	72.83	58.47	80.3	14.36	19.7	14.15	19.4	0.21	0.3
Gaibandha	59.31	55.43	93.5	3.88	6.5	3.66	6.2	0.22	0.3
Sherpur	92.76	51.98	56.0	40.78	44.0	37.67	40.6	3.11	3.4
Faridpur	35.05	30.34	86.6	4.71	13.4	4.43	12.6	0.28	0.8
Daulatpur	80.33	59.68	74.3	20.65	25.7	16.85	21.0	3.80	4.7
Begumganj	30.20	43.53	144.1	-13.33	-44.1	0	0	0	0
Hathazari	104.78	80.29	76.6	24.49	23.4	23.76	22.7	0.73	0.7
Joydevpur	109.54	67.03	61.2	42.50	38.8	39.86	36.4	2.64	2.8
All Thana	79.39	56.67	71.4	22.72	28.6	22.00	27.7	0.72	0.9

Table 11.3: Disposal of Non-Rice Produce

(Figures in Md/Household)

Thana	Production	Consumption		Surplus		Sale		Seed, Wastage	
	Quantity	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Dinajpur	38.30	19.66	51.3	18.64	48.7	16.96	44.3	1.68	4.4
Rangpur	25.87	2.34	9.0	23.52	90.9	23.41	90.5	0.11	0.4
Gouripur	4.69	1.70	36.2	2.99	63.8	2.78	59.3	0.21	4.5
Sylhet	15.47	7.79	50.4	7.67	49.6	6.62	42.8	1.05	6.8
Natore	45.20	13.14	29.1	32.07	71.0	30.93	68.4	1.14	2.5
Ishwardi	28.79	13.08	45.4	15.75	54.7	14.45	50.2	1.30	4.5
Gaibandha	12.81	6.28	49.0	6.53	51.0	6.25	48.8	0.28	2.2
Sherpur	7.78	2.11	27.1	5.69	73.1	5.43	69.8	0.26	3.3
Faridpur	86.45	11.91	13.8	74.55	86.2	73.91	85.5	0.64	0.7
Daulatpur	30.95	8.88	28.7	22.07	71.3	21.67	70.0	0.40	1.3
Begumganj	0.26	0.47	75.8	0.15	24.2	0.14	22.6	0.01	1.6
Hathazari	5.92	4.47	80.6	1.15	19.4	1.15	19.4	0	0
Joydevpur	7.15	1.43	20.0	5.73	80.0	5.60	78.3	0.13	1.7
All Thana	22.19	6.72	30.3	15.47	69.7	14.97	67.5	0.50	2.2

Table 11.4: Cash Income from Farm

(Figures in TK./Household)

Thana	Non-Rice Farming										Grand Total
	Rice Grops	Jute	Wheat	Tobac- co	Sugar Cane	Pulses & Oil- seeds	Vege. & Fruit	Poul- try & Dairy	Other	Total	
Danaj- pur	4989 (67.6)	514 (7.0)	197 (2.7)	-	-	69	452 (6.1)	171	983	2386 (32.4)	7375
Rang- pur	3492 (54.7)	439 (6.9)	10	1441 (22.6)	158	102	179	343	215	2887 (45.3)	6379
Gouri- pur	1999 (61.7)	403 (12.4)	7	7	-	52	123	199	450	1241 (38.3)	3240
Sylhet	2959 (90.8)	7	-	-	-	5	249	37	2	300 (9.2)	3259
Natore	1157 (22.4)	171 (3.3)	61	9	2159 (41.9)	607 (11.8)	348 (6.7)	114	532	4001	5158
Ishi- wardi	1745 (43.2)	342 (8.5)	286 (7.1)	7	188	1079 (26.7)	157	163	71	2293 (56.8)	4038
Gai- bandha	390 (33.8)	228 (19.8)	104 (9.0)	-	-	31	61	85	255	764 (66.2)	1154
Sher- pur	3211 (76.6)	206 (5.0)	77	33	16	2	161	364 (8.9)	17	876 (21.4)	4087
Farid- pur	91 (3.1)	480 (16.4)	77	152	692 (23.6)	304 (10.4)	470 (16.0)	413 (14.1)	254 (96.9)	2842 (96.9)	2933
Daulat- pur	4827 (66.8)	4	3	-	10	109	692 (9.6)	437 (6.0)	1144	2399 (33.2)	7226
Begum- ganj	212 (66.9)	15	1	-	2	5	65 (20.5)	14	3	105 (33.1)	317
Hat- hazari	3014 (88.3)	-	-	-	-	4	369 (10.8)	23	5	401 (11.7)	3415
Joy- devpur	5368 (78.9)	189	-	17	519 (7.6)	96	391 (5.8)	139	81	1432 (21.1)	6800
All	2683 (63.2)	199 (4.7)	60 (1.4)	111 (2.6)	260 (6.1)	166 (3.9)	285 (6.7)	188 (4.4)	291 (6.9)	1560 (36.8)	4243

Note: Figures in parentheses are percentages

Table 11.5: Cash Income from Wages/Salary

(Figures in Tk./Household)

Thana	Own Salary	Own Labour Wage	Dependents' Earning	Friends' & Relatives' Help	Others	Total
Dinajpur	361 (24.2)	446 (29.9)	564 (37.8)	-	120	1,491
Rangpur	315 (25.7)	491 (40.1)	419 (34.0)	-	-	1,225
Gouripur	145 (20.0)	133 (18.4)	280 (38.7)	2	164	724
Sylhet	259 (16.2)	236 (14.7)	856 (53.5)	95 (5.9)	155	1,601
Natore	561 (24.5)	266 (11.6)	1465 (63.9)	-	-	2,292
Ishwardi	515 (19.1)	446 (16.6)	1376 (51.1)	-	355	2,692
Gaibandha	730 (39.1)	428 (22.9)	660 (35.4)	-	47	1,865
Sherpur	798 (61.7)	283 (21.9)	54 (4.2)	-	159	1,294
Faridpur	140 (4.7)	597 (19.9)	1940 (64.8)	83 (2.8)	233	2,993
Daulatpur	760 (36.9)	192 (9.3)	1027 (50.0)	-	80	2,059
Begumganj	1595 (30.2)	324 (6.1)	3147 (59.6)	195 (3.7)	21	5,282
Hathazari	2943 (32.7)	179 (2.0)	5771 (64.1)	107 (1.2)	-	9,000
Joydevpur	520 (31.7)	288 (17.2)	742 (44.4)	-	123	1,673
All Thana	848 (32.1)	306 (11.6)	1342 (50.8)	35 (1.3)	112	2,643

Note: Figures in parentheses are percentages.

Table 11.6: Cash Income from Business

Thana	Gross	Average
Dinajpur	57,100	968
Rangpur	69,400	1,309
Gouripur	63,800	1,181
Sylhet	67,100	1,157
Natore	58,000	1,318
Ishwardi	61,297	1,157
Gaibandha	54,900	638
Sherpur	37,600	597
Faridpur	33,200	553
Daulatpur	4,800	80
Begumganj	101,200	1,632
Hathazari	110,900	1,980
Joydevpur	140,250	1,323
All Thana	859,547	1,056

Table 11.7: Total Annual Cash Income

(Figures in Tk./Households)

Thana	Farm	Wages/Salary	Business	Total
Dinajpur	7,375(75.0)	1,491(15.2)	968(9.8)	9,834
Rangpur	6,379(71.6)	1,225(13.7)	1,309(14.7)	8,913
Gouripur	3,240(63.0)	724(14.0)	1,181(23.0)	5,145
Sylhet	3,259(54.2)	1,601(26.6)	1,157(19.2)	6,017
Natore	5,158(58.8)	2,292(26.1)	1,318(15.0)	8,768
Ishwardi	4,038(51.2)	2,692(34.1)	1,157(14.7)	7,887
Gaibandha	1,154(31.6)	1,865(51.0)	638(17.4)	3,657
Sherpur	4,087(68.4)	1,294(21.6)	597(10.0)	5,978
Faridpur	2,933(45.3)	2,993(46.2)	553(8.5)	6,479
Daulatpur	7,226(77.1)	2,059(22.0)	80(0.9)	9,365
Begumganj	317(4.4)	5,282(73.0)	1,632(22.6)	7,231
Hathazari	3,415(23.7)	9,000(62.5)	1,980(13.8)	14,395
Joydevpur	6,800(69.4)	1,673(17.1)	1,323(13.5)	9,796
All Thana	4,270(53.5)	2,643(33.2)	1,056(13.3)	7,969

Note: Figures in parentheses are percentages.

Table 11.8: Expenditure on Wages and Inputs

(Figures in Tk./Household)

Thana	Rice Farming	Non-Rice Farming	Total
Dinajpur	4,509(74.5)	1,542(25.5)	6,051
Rangpur	2,733(70.3)	1,152(29.7)	3,885
Gouripur	2,039(86.6)	316(13.4)	2,355
Sylhet	1,735(95.4)	84(4.6)	1,819
Natore	1,357(46.3)	1,573(53.7)	2,930
Ishwardi	2,609(75.9)	829(24.1)	3,438
Gaibandha	2,202(85.2)	348(14.8)	2,586
Sherpur	2,784(93.0)	211(7.0)	2,995
Faridpur	1,121(70.3)	473(29.7)	1,594
Daulatpur	3,595(81.5)	816(18.5)	4,411
Begumganj	343(69.7)	149(30.3)	492
Hathazari	7,236(97.4)	195(2.6)	7,431
Joydevpur	4,753(91.3)	454(8.7)	5,207
All Thana	2,945(83.3)	589(16.7)	3,534

Note: Figures in parentheses are percentages.

Table 11.9: Total Annual Expenditure

(Figures in Tk./Household)

Thana	Farming Expenditure			Household Expenditure	Grand Total
	Rice	Non-Rice	Total		
Dinajpur	4,509(47.5)	1,542(16.2)	6,051(63.7)	3,445(36.3)	9,496
Rangpur	2,733(39.7)	1,152(16.7)	3,885(56.4)	3,000(43.6)	6,885
Gouripur	2,039(35.1)	316(5.4)	2,355(40.5)	3,459(59.5)	5,814
Sylhet	1,735(54.9)	84(2.7)	1,819(57.6)	1,340(42.4)	3,159
Natore	1,357(20.9)	1,573(24.3)	2,930(45.2)	3,546(54.8)	6,476
Ishwardi	2,609(43.2)	829(13.7)	3,438(56.9)	2,602(43.1)	6,040
Gaibandha	2,202(42.3)	384(7.4)	2,586(49.7)	2,617(50.3)	5,203
Sherpur	2,784(54.3)	211(4.1)	2,995(58.5)	2,129(41.5)	5,124
Faridpur	1,121(22.0)	473(9.3)	1,594(31.3)	3,492(68.7)	5,086
Daulatpur	3,595(40.4)	816(9.2)	4,411(49.6)	4,490(50.4)	8,901
Begumganj	343(8.0)	149(3.5)	492(11.5)	3,774(88.5)	4,266
Hathazari	7,236(60.8)	195(1.6)	7,431(62.4)	4,473(37.6)	11,904
Joydevpur	4,753(61.0)	454(5.8)	5,207(66.8)	2,585(33.2)	7,792
All Thana	2,945(44.4)	589(8.9)	3,534(53.3)	3,092(46.7)	6,626

Note: Figures in parentheses are percentages.

CHAPTER XII

FARMERS EXTERNAL EXPOSURE AND CONTACT

12.1 General

No farmer irrespective of his size of operation can live in isolation. The farmer himself, his land, his health and his other personal possessions are not enough for his survival and progress. He constantly requires new information and new skills for use in his farm to raise his productivity. His contacts with outside world provide him with a wider decision-making independence with regard to new ideas, new practices and new technology available for absorption in the field of agriculture. This chapter endeavours to identify the external links of study area farmers and their individual coverages.

12.2 Local-Level Institutional and Organisational Contact

Farmer's extent of exposure to environment external to his household is largely determined by presence of rural institutions and organisations and his participation in their activities. Farmers in the study area were asked to indicate the number and kinds of institutions and organisations existing within their villages or nearby. Institutions found to exist in varying numbers in different thanas in the vicinity of households are club, school/madrasah, dispensary, mosque/temple, market, youth organisation, farm organisation and Gram Sarker office (now defunct). In terms of the computed thana score Joydevpur CDC area ranks fourth (score 0.37) following Begumganj (0.46), Hathazari (0.45) and Dinajpur (0.38). Gouripur (0.17) and Sherpur (0.22) are the least privileged areas so far as presence of local institutions is concerned.

Table 12.2 presents the extent of farmers' participation in the locally functioning institutions and reveals that Gaibandha farmers had the highest participation in rural institutions, with a computed 0.73 score. Thana score places CDC area at fifth position (score 0.54) after Daulatpur (0.68), Dinajpur (0.63) and Ishwardi (0.57). Sherpur and Gouripur farmers, though less endowed with the presence of institutions (Table 12.1) scored well in terms of participation. Sylhet and Faridpur had a large number of non-participants and thana score thus placed them at bottom, a way behind other thanas. Among all organisations, cooperative societies are found to be most widely participated.

12.3 Office and Agency Contact

Government offices and agencies concerned with agricultural and rural development are not located at one place. Many of them, of course, are represented at union or thana levels and more easily accessible by farmers; but some others are in the capital city or elsewhere far beyond most farmers' reach. However, any means of communication or contact other than physical were also given weightage in eliciting information.

On analysis of farmers' responses, it has been discovered that farmers' overall exposure to the government departments and agencies are very poor (Table 12.3). In spite of physical presence of many development agencies now-a-days, only a handful of farmers have any direct link with them. Among all offices, agricultural office (Directorate of Agriculture's local offices) is found to have been contacted by largest number of farmers though 68 percent had no contact with this office. In terms of proportion of contacting farmers, BADC stands behind educational institutions. Cooperative Societies are still behind. All others offices are more isolated, not in link with more than 90 percent farmers. Only about 4 percent of farmers are in some contact with CERDI which has been mentioned as contacted by farmers in two thanas only. Interestingly, about 72 percent in the CDC area, which forms CERDI's project area, mentioned that they were not in contact with CERDI. This statement obviously deserves further investigation. IRDP, with offices in all thanas, was found not contacted in two thanas of Hathazari and Ishwardi and was contacted by a mere 4.2 percent respondents in the whole project area.

Agency-wise scores for each thana was computed and compared (Table 12.3). Daulatpur obtained highest all agency score (AAS) of 2.43 where agricultural offices are reported to have been contacted by highest proportion of farmers (55 percent) and 4 of the selected agencies not contacted. AAS (2.19) places Dinajpur next. AAS of Gaibandha is 2.16, close to Dinajpur. Farmers of Hathazari with AAS 0.61 is found to be least linked with development offices. By scoring 1.21 CDC area found itself down at ninth place. Next to CERDI, cooperative societies earned mention from CDC area farmers as the office in contact though agency score was not high due to 83 percent non-contact farmers' presence.

12.4 Farmers' Training

In 1981-82 about one-fourth of study area farmers received agricultural training on farm practices. Trainees reached or exceeded 50 percent of total rice farmers in only Dinajpur and Daulatpur. Joydevpur reportedly had 37.7 percent trainees. A substantial number of non-recipients of training mentioned that lack of communication between them and trainer organisations prevented them from participating in any training programme. Quite a large section of respondents complained that there were no official arrangements for imparting them training. This complaint quite unexpectedly came even from CDC area farmers (about 20%). About 10 percent of farmers indicated that they were not interested in training for different reasons like lack of time, lack of literacy, old age, sickness etc. A great majority of trainees stated to have learnt on new farming practices, a few on poultry farming and pest control.

Findings on enquiry into farmers' preferred areas/subjects of training are summarised in Table 12.5. Over one-tenth of farmers expressed that they have no interest in any of farm topics. Most of the interested farmers expressed multiple interests. About three-fourth of all rice growers showed interest in marketing and storage topics. For understandable reasons about 85 percent of Dinajpur farmers thought it as the most needed area of training, whereas only 4.7 percent of Joydevpur farmers considered it worth-knowing. Fertilizer and pesticide use was considered another very important aspect of training in most of the thanas. Water management, chosen by 35 percent as a required topic, was the last important subject mentioned. Training on all farming subjects received about 57 percent support.

In reply to queries on training media preference, face-to-face discussion meeting with extension and development workers was preferred by 62 percent farmers. None of the other selected media e.g. film show, excursion, production competition, poster, radio, television, technical competition etc. were preferred by even half of the farmers. Analysis of thana-wise preference pattern places Gouripur at top with all media score (AMS) 5.30. Gouripur also obtained highest media score for discussion meeting among all thanas.

Other thanas with high AMS are Sherpur (4.87), Dinajpur (4.56), Rangpur (4.09), Sylhet (3.97) and Begumganj (3.92). CDC area scored 2.29, the lowest AMS in the study area. Among media, film show received highest preference in Gaibandha whereas excursion score was highest in Dinajpur among all thanas. Radio and television as training media on farm topics scored highest in Gouripur and Gaibandha respectively. Radio was mentioned in the CDC area as the third preferred media following discussion meeting and production competition. Farmers' overwhelming preference for discussion meeting calls for adequately strengthening of extension network for achieving more extensive coverage.

During the study, an attempt was made to get into farmer's opinion and consciousness on his wife's training needs. Findings show that about half (48.4%) of the study area farmers expressed their opinion in favour of wife's training. The other half holding a negative opinion cited many reasons, as religious restrictions, social control, wife's illiteracy, lack of time, domestic problems, unwillingness to learn any trades, etc. In seven thanas including Joydevpur, farmers expressing support for wife's training exceeded fifty percent. Farmers favouring wife's training in Natore, however, is a paltry 18 percent. In order of preference farmers' selection of topics for their wives included vegetable gardening, food and nutrition, handicraft making, literacy and finally family planning.

12.5 Extension Media Contact

The study on present farmer-level contact of extension media took into account 14 important extension tools such as radio, television, newspaper, leaflet/poster, agricultural exhibition, cinema, meeting with TEO/TAO, meeting with UAA/VEA, model farmer, neighbour, worker of pesticide marketing company/voluntary organisation, method and result demonstration, farm visit and research institute. All-thana analysis identified meeting with UAA/VEA as the most contacted among all media. Farmers' dependence on neighbours in the process of trying and accepting any new innovations was also found extensive. Radio occupied the position as the most frequently used extension tool by 57.5 percent households. Among other selected media, model farmer and agricultural exhibition were also utilized as source of farming information by more than 50 percent of farmers.

Media contact score (MCS) for each individual method used in each thana and thana-wise all media score (AMS) were computed. Natore thana earned highest AMS (11.95) for having fairly high level of contact with most of the media. Natore is followed by Sherpur with 9.17 AMS. Other thanas with wider contact and faring well in the scale of AMS are Gaibandha (8.49), Gouripur (8.25) and Dinajpur (7.38). In all the remaining thanas, status of extension media contact is very poor and calls for recasting of the whole extension paraphernalia for rendering them more effective. Media utilization is in most deplorable state in the CDC area which was expected to score high. This finding amply proves that mere presence of a host of agricultural research, training and extension organisation in the neighbourhood of the farming community does not effect any change unless strong linkages capable of producing tangible results are established.

Table 12.1: Institutions and Organisations within Village

(Figures in No. of Households)

Institutions/ Organisations	Dinaj- pur	Rang- pur	Gouri- pur	Sylhet	Natore	Ish- wardi	Gai- bandha
Club	16	21	7	3	24	15	33
School	29	35	16	48	35	44	79
Madrasah	52	38	11	8	22	27	58
Dispensary	18	2	9	57	8	-	7
Mosque/Temple	51	52	20	21	35	52	75
Market	32	1	9	3	18	27	26
Gram Sarker Office	4	4	1	5	-	1	10
Youth Organisation	9	2	8	2	2	3	3
Farm Organisation	15	2	9	-	4	3	10
Others	-	-	2	-	-	1	2
Total	226	157	92	147	148	173	303
Thana Score	0.38	0.30	0.17	0.25	0.34	0.33	0.35
Thana Rank	3	9	13	11	6	7	5

Table 12.1: Institutions and Organisations within Village

(Figures in No. of Households)

Institutions/ Organisations	Sher- pur	Farid- pur	Daulat- pur	Begum- ganj	Hat hazari	Joydev- pur
Club	2	3	29	34	39	40
School	59	50	35	54	41	73
Madrasah	12	29	34	43	54	87
Dispensary	58	17	38	12	7	5
Mosque/Temple	1	46	16	52	46	101
Market	1	25	9	43	26	68
Gram Sarker Office	2	1	6	14	7	8
Youth Organisation	2	6	2	16	17	8
Farm Organisation	-	7	2	17	11	4
Others	-	3	-	-	2	1
Total	137	187	171	285	250	395
Thana Score	0.22	0.31	0.29	0.46	0.45	0.37
Thana Rank	12	8	10	1	2	4

Table 12.2: Organisational Participation

(Figures in No. of Household)

Organisation	Dinaj- pur	Rang- pur	Gouri- pur	Sylhet	Natore	Ish- wardi	Gai- bandha
Thana Council	-	-	-	-	-	2	-
Union Parishad	-	-	-	-	-	8	3
Cooperative Society	8	4	8	1	8	4	16
Village Deve- lopment Committee	5	-	-	-	1	4	6
Union Agricul- tural Dev. Committee	2	1	2	-	1	7	7
Madrasah Dev. Committee	2	5	3	1	1	3	6
Bazar Dev. Committee	4	7	9	1	2	-	1
Youth Dev. Committee	-	1	-	1	1	-	2
Gram Sarker	3	-	1	1	2	-	15
Irrigation Group	5	1	4	5	1	2	4
Other	8	3	-	-	-	-	2
All	37	22	27	10	17	30	62
Thana Score	0.63	0.42	0.50	0.17	0.39	0.57	0.73
Thana Rank	3	9	7	13	10	4	1

Table 12.2: Organisational Participation

(Figures in No. of Household)

Organisation	Wherpur	Faridpur	Daulatpur	Begumganj	Hathazari	Joydevpur
Thana Council	-	-	1	1	-	1
Union Parishad	-	1	4	-	2	2
Cooperative Society	21	6	17	10	5	16
Village Dev. Committee	-	2	4	2	2	-
Union Agri. Dev. Committee	-	1	2	2	4	-
Madrasah Dev. Committee	1	1	2	5	7	26
Bazar Dev. Committee	-	-	1	-	1	4
Youth Dev. Committee	-	1	4	3	2	-
Gram Sarker	2	-	3	-	1	4
Irrigation Group	3	4	3	-	1	4
Other	-	1	-	-	4	-
All	27	17	41	23	29	57
Thana Score	0.43	0.20	0.68	0.37	0.52	0.54
Thana Rank	8	12	2	11	6	5

Table 12.3: Contact with Government Offices and Agencies

Office/ Agency	Respondent		Dinajpur	Rangpur	Gouripur	Sylhet	Natore
	Category						
Agricultural Office	A		34(57.6)	40(75.5)	41(75.9)	32(55.2)	29(65.9)
	B		35(.59)	19(.36)	25(.46)	41(.71)	32(.73)
BADC Office	A		50(84.7)	38(71.7)	52(96.3)	56(96.6)	43(97.7)
	B		9(.15)	7(.13)	2(.04)	4(.07)	4(.09)
BKB Branch	A		54(91.7)	48(90.6)	50(92.6)	58(100)	35(79.5)
	B		5(.08)	5(.09)	4(.07)	0	11(.25)
Research Institute	A		59(100)	52(98.1)	54(100)	58(100)	44(100)
	B		0	1(.02)	0	0	0
Educational Institute	A		50(84.7)	48(90.6)	50(92.6)	34(58.6)	40(90.9)
	B		13(.22)	12(.23)	7(.13)	42(.72)	7(.16)
Training Institute	A		42(71.2)	53(100)	50(92.6)	57(98.3)	43(97.7)
	B		37(.63)	0	6(.11)	1(.02)	1(.02)
Cooperative Society	A		49(83.0)	52(98.1)	48(88.9)	57(98.3)	30(68.2)
	B		17(.29)	3(.06)	10(.19)	2(.03)	22(.50)
CERDI	A		59(100)	53(100)	52(96.3)	58(100)	44(100)
	B		0	0	2(.04)	0	0
AIS	A		57(96.6)	53(100)	53(98.1)	58(100)	44(100)
	B		2(.03)	0	1(.02)	0	0
IRDP Office	A		57(96.6)	51(96.2)	49(90.7)	57(98.3)	43(97.7)
	B		4(.07)	5(.09)	8(.15)	2(.03)	2(.05)
Radio Station	A		56(94.9)	53(100)	52(96.3)	58(100)	44(100)
	B		7(.12)	0	2(.04)	0	0
Other	A		59(100)	52(98.1)	54(100)	56(96.6)	44(100)
	B		0	1(.02)	0	2(.03)	0
Total of 'B' (All Agency Score)			129(2.19)	53(1.00)	67(1.24)	94(1.62)	79(1.80)

Note: A = Farmers not in contact
 B = Contact Farmers' Score
 Figures in parentheses under A are percentage of farmers not in contact.
 Figures in parentheses under B are average score per household.

Table 12.3: Contact with Government Offices and Agencies

Office/ Agency	Respondent Category	Ishwardi	Gaibandha	Sherpur	Faridpur	Daulatpuy
Agricultural Office	A	37(69.8)	54(62.8)	23(36.5)	48(80.0)	27(45.0)
	B	29(.55)	45(.52)	58(.92)	33(.55)	70(1.17)
BADC Office	A	41(77.4)	69(80.2)	54(85.7)	47(78.3)	54(90.0)
	B	14(.26)	21(.24)	9(.14)	13(.22)	8(.03)
BKB Branch	A	46(86.8)	71(82.6)	49(77.8)	54(90.0)	50(83.3)
	B	9(.17)	17(.20)	16(.25)	7(.12)	15(.25)
Research Institute	A	52(98.1)	86(100)	63(100)	58(96.7)	60(100)
	B	1(.02)	0	0	3(.05)	0
Educational Institute	A	42(79.2)	61(70.9)	44(69.8)	54(90.0)	58(96.7)
	B	19(.36)	42(.49)	21(.33)	6(.10)	3(.05)
Training Institute	A	51(96.2)	84(97.7)	61(96.8)	57(95.0)	49(81.7)
	B	4(.08)	3(.03)	2(.03)	4(.07)	30(.50)
Cooperative Society	A	52(98.1)	73(84.9)	56(88.9)	55(91.7)	51(85.0)
	B	1(.02)	25(.29)	7(.11)	11(.18)	17(.28)
CERDI	A	53(100)	86(100)	63(100)	59(98.3)	60(100)
	B	0	0	0	1(.02)	0
AIS	A	53(100)	83(96.5)	63(100)	60(100)	60(100)
	B	0	7(.08)	0	0	0
IRDP Office	A	53(100)	75(87.2)	58(92.1)	56(93.3)	59(98.3)
	B	0	20(.23)	5(.08)	9(.15)	3(.05)
Radio Office	A	53(100)	84(97.7)	63(100)	59(98.3)	60(100)
	B	0	3(.03)	0	1(.02)	0
Other	A	53(100)	84(97.7)	63(100)	58(96.7)	60(100)
	B	0	3(.03)	0	3(.05)	0
Total of 'B' (All Agency Score)		77(1.45)	186(2.16)	118(1.87)	91(1.06)	146(2.43)

Note: A = Farmers not in contact
 B = Contact Farmers' Score
 Figures in parentheses under A are percentage of farmers not
 in contact.
 Figures in parentheses under B are average score per household.

Table 12.3: Contact with Government Offices and Agencies

Office/ Agency	Respondent Category	Begumganji	Hathazari	Joydevpur	All Thana
Agricultural Office	A	48(77.4)	47(83.9)	95(89.6)	(68.1)
	B	18(.29)	19(.18)	11(.10)	
BADC Office	A	60(96.8)	53(94.6)	103(97.7)	(88.5)
	B	2(.03)	4(.07)	3(.03)	
BKB Branch	A	52(83.9)	53(94.6)	92(86.8)	(87.5)
	B	12(.19)	5(.09)	16(.15)	
Research Institute	A	62(100)	56(100)	104(98.1)	(99.3)
	B	0	0	2(.02)	
Educational Institute	A	49(79.0)	51(91.1)	101(95.3)	(83.8)
	B	21(.34)	7(.13)	8(.08)	
Training Institute	A	60(96.8)	55(98.2)	103(97.2)	(94.0)
	B	2(.03)	3(.05)	4(.04)	
Cooperative Society	A	48(77.4)	52(92.9)	88(83.0)	(87.3)
	B	22(.35)	5(.09)	30(.28)	
CERDI	A	62(100)	56(100)	76(71.7)	(95.9)
	B	0	0	53(.50)	
AIS	A	62(100)	56(100)	106(100)	(98.8)
	B	0	0	0	
IRDP Office	A	61(98.4)	56(100)	105(99.1)	(95.8)
	B	1(.02)	0	1(.01)	
Radio Station	A	61(98.4)	56(100)	106(100)	(98.9)
	B	1(.02)	0	0	
Other	A	60(96.8)	56(100)	106(100)	(99.0)
	B	2(.03)	0	0	
Total of 'B' (All Agency Score)		81(1.31)	34(.61)	128(1.21)	

Note: A = Farmers not in contact
 B = Contact Farmers' Score
 Figures in parentheses under A are percentage of farmers not
 in contact.
 Figures in parentheses under B are average score per
 household.

Table 12.4: Agricultural Training

(Figures in %)

Thana	Recipient	Non-recipient
Dinapjur	57.63	42.37
Rangpur	18.87	81.13
Gouripur	14.81	85.19
Sylhet	13.79	86.21
Natore	11.36	88.64
Ishwardi	32.08	67.92
Gaibandha	13.95	86.05
Sherpur	4.76	95.24
Faridpur	31.67	68.33
Daulatpur	50.00	50.00
Begumganj	6.45	93.55
Hathazari	32.14	67.86
Joydevpur	37.74	62.26
All Thana	25.55	74.45

Table 12.5: Farmer's Preference for Training Topic

(Figures in %)

Thana	Soils	Seed/ Seed- lings	Ferti- lizer	Pesti- cide	Water	Market- ing/ Storing	All Farm Topics	Not Inte- rested
Dinajpur	86.4	88.1	88.1	88.1	76.3	84.7	74.6	13.6
Rangpur	35.8	47.2	34.0	58.5	41.5	37.7	66.0	5.7
Gouripur	22.2	27.8	29.6	29.6	20.4	24.1	68.5	7.4
Sylhet	39.7	34.5	46.6	36.2	25.9	24.1	53.4	15.5
Natore	6.8	38.6	50.0	54.5	54.5	15.9	22.7	36.4
Ishwardi	43.4	64.2	77.4	64.2	41.5	50.9	56.6	7.5
Gaibandha	50.0	59.3	59.3	64.0	45.3	81.4	20.9	5.8
Sherpur	34.9	47.6	49.2	46.0	39.7	46.0	57.1	17.5
Faridpur	46.7	68.3	70.0	68.3	58.3	41.7	78.3	5.0
Daulatpur	61.7	70.0	73.3	70.0	60.0	50.0	58.3	0
Begumganj	48.4	45.2	54.8	33.9	30.6	37.1	50.0	16.1
Hathazari	17.9	23.2	35.7	33.9	16.1	12.5	76.8	10.7
Joydevpur	12.3	10.3	15.1	6.6	6.6	4.7	62.3	6.6
All Thana	42.3	46.6	50.9	48.2	34.9	74.2	56.9	10.6
Rank	6	5	3	4	7	1	2	-

Table 12.6 Training Media Preference

Media	Preference		Dinajpur	Rangpur	Gouripur	Sylhet	Natore
	Category						
Film Show	A		31(.53)	18(.34)	18(.33)	17(.29)	8(.18)
	B		35(59.3)	38(71.7)	37(68.5)	33(56.9)	43(97.7)
Discussion	A		75(1.27)	67(1.26)	88(1.63)	76(1.31)	42(.95)
	B		9(15.3)	12(22.6)	3(5.6)	10(17.2)	3(6.8)
Excursion	A		32(.54)	13(.25)	23(.25)	5(.09)	16(.36)
	B		34(57.6)	43(81.1)	35(64.8)	53(91.4)	35(79.5)
Production Competition	A		46(.78)	30(.57)	32(.59)	52(.90)	17(.39)
	B		25(42.4)	31(58.5)	26(48.1)	22(37.9)	35(79.5)
Poster	A		40(.68)	17(.32)	28(.52)	37(.64)	12(.27)
	B		27(45.8)	39(73.6)	31(57.4)	25(43.1)	36(81.8)
Radio	A		38(.64)	34(.64)	45(.83)	25(.43)	14(.32)
	B		25(42.4)	23(43.4)	17(31.5)	36(62.1)	34(77.3)
Television	A		22(.37)	5(.09)	23(.43)	10(.17)	10(.23)
	B		30(50.8)	47(88.7)	35(64.8)	50(86.2)	40(90.9)
Technical Competition	A		21(.36)	15(.28)	18(.33)	8(.14)	10(.23)
	B		14(23.7)	42(79.2)	36(66.7)	50(86.2)	38(86.4)
Other	A		4(.07)	18(.34)	5(.09)	0	0
	B		55(93.2)	46(86.8)	39(72.2)	58(100)	44(100)
Total of 'A' (All Media Score)			269(4.56)	217(4.09)	286(5.30)	230(3.97)	129(2.93)

Note: A = Farmer's Media Preference Score.
 B = No. of Farmers not preferring media.
 Figures in parentheses under A are average score per household.
 Figures in parentheses under B are percentage of households not preferring media.

Table 12.6: Training Media Preference

Media	Preference Category	Ishwardi	Gaibandha	Sherpur	Faridpur	Daulatpur
Film Show	A	28(.53)	55(.64)	38(.60)	7(.12)	0
	B	32(60.4)	34(39.5)	32(50.8)	54(90.0)	60(100)
Discussion	A	75(1.42)	13(.15)	70(1.11)	79(1.32)	15(.25)
	B	11(20.8)	80(93.0)	20(31.7)	13(21.7)	50(83.3)
Excursion	A	9(.17)	44(.51)	21(.33)	28(.47)	19(.32)
	B	45(84.9)	50(58.1)	51(81.0)	40(66.7)	44(73.3)
Production	A	18(.34)	27(.31)	46(.73)	47(.78)	30(.50)
	B	39(73.6)	66(76.7)	32(50.8)	31(51.7)	34(56.7)
Poster	A	7(.13)	37(.43)	42(.67)	17(.28)	31(.52)
	B	45(84.9)	43(50.0)	27(42.9)	48(80.0)	30(50.0)
Radio	A	21(.40)	28(.33)	47(.75)	23(.38)	37(.62)
	B	33(62.3)	68(79.1)	26(41.3)	39(65.0)	31(51.7)
Television	A	2(.04)	60(.70)	20(.32)	4(.07)	23(.38)
	B	24(45.3)	34(39.5)	51(81.0)	57(95.0)	44(73.3)
Technical Competition	A	16(.30)	36(.42)	16(.25)	11(.18)	8(.13)
	B	29(54.7)	51(59.3)	49(77.8)	51(85.0)	52(86.7)
Other	A	0	5(.06)	7(.11)	0	0
	B	53(100)	82(95.3)	48(76.2)	60(100)	60(100)
Total of 'A' (All Media Score)		176(3.32)	305(3.55)	307(4.87)	216(3.60)	163(2.72)

Note: A = Farmer's Media Preference Score.
 B = No. of Farmers not preferring media.
 Figures in parentheses under A are average score per household.
 Figures in parentheses under B are percentage of households not preferring media.

Table 12.6: Training Media Preference

Media	Preference Category	Begumganj	Hathazari	Joydevpur	All Thana
Film Show	A	21(.34)	2(.04)	4(.04)	(74.1)
	B	47(75.8)	55(98.2)	103(97.2)	
Discussion	A	78(1.26)	64(1.14)	90(.85)	(34.0)
	B	13(21.0)	12(21.4)	49(46.2)	
Excursion	A	23(.37)	10(.18)	23(.22)	(74.7)
	B	40(64.5)	50(89.3)	88(83.0)	
Production Competition	A	52(.84)	26(.46)	49(.46)	(59.1)
	B	21(33.9)	37(66.1)	73(68.9)	
Poster	A	29(.47)	4(.07)	25(.24)	(64.4)
	B	35(56.5)	52(92.9)	86(81.1)	
Radio	A	15(.24)	13(.23)	41(.39)	(61.2)
	B	49(79.0)	44(78.6)	73(68.9)	
Television	A	6(.10)	5(.09)	5(.05)	(76.4)
	B	56(90.3)	52(92.9)	102(96.2)	
Technical Competition	A	19(.31)	7(.13)	6(.06)	(74.8)
	B	47(75.8)	49(87.5)	101(95.3)	
Other	A	0	1(.02)	0	(94.3)
	B	62(100)	55(98.2)	106(100)	
Total of 'A' (All Media Score)		243(3.92)	132(2.36)	243(2.29)	

Note: A = Farmer's Media Preference Score.
 B = No. of Farmers not preferring media.
 Figures in parentheses under A are average score per household.
 Figures in parentheses under B are percentage of households not preferring media.

Table 12.7: Farmer's Preference for Wife's Training

(Figures in %)

Thana	Preference		Topic Preference					
	Yes	No	Food & Nutrition	Grow Vegetable	Literacy	Family Planning	Handicrafts	Others
Dinajpur	66.1	33.9	62.7	61.0	45.8	50.8	32.2	16.9
Rangpur	52.9	47.2	22.7	39.7	17.0	22.7	26.5	9.5
Gouripur	40.8	59.3	35.2	42.6	20.4	14.9	20.4	1.9
Sylhet	34.5	65.6	22.5	17.3	1.8	8.7	22.5	1.8
Natore	18.9	81.9	16.0	16.0	4.6	13.7	2.3	0
Ishwardi	58.5	41.6	41.6	38.0	24.6	17.0	9.5	3.8
Gaibandha	60.5	39.6	39.6	35.0	53.5	37.3	30.3	12.8
Sherpur	38.2	62.0	17.5	36.6	11.2	6.4	20.7	14.3
Faridpur	63.4	36.7	35.0	48.4	10.0	26.7	33.4	3.4
Daulatpur	53.4	46.7	38.4	41.7	23.4	36.7	31.7	10.0
Begumganj	32.3	67.8	21.0	30.7	4.9	9.7	12.9	1.7
Hathazari	37.5	62.4	30.4	14.3	3.6	9.0	14.3	1.8
Joydevpur	55.7	44.4	23.6	39.7	25.5	12.3	15.1	4.8
All Thana	48.4	51.6	31.2	36.0	20.6	20.6	21.3	6.6

Table 12.8: Extension Media Contact

Media	Contact Category	Dinajpur	Rangpur	Gouripur	Sylhet
Radio	A	25(42.4)	17(32.1)	27(50.0)	23(39.7)
	B	41(.169)	48(.91)	36(.67)	47(.81)
Television	A	50(84.7)	48(90.6)	40(74.1)	51(87.9)
	B	9(.15)	8(.15)	14(.26)	8(.14)
Newspaper	A	41(69.5)	44(83.0)	39(72.2)	47(81.0)
	B	24(.41)	10(.19)	25(.46)	12(.21)
Leaflet/Poster	A	38(64.4)	39(73.6)	36(66.7)	50(86.2)
	B	39(.66)	23(.43)	29(.54)	13(.22)
Agr. Exhibition	A	16(27.1)	36(67.9)	26(48.1)	33(56.9)
	B	59(1.00)	24(.45)	48(.89)	51(.88)
Cinema	A	29(49.2)	49(92.5)	31(57.4)	52(89.7)
	B	35(.59)	4(.08)	30(.56)	8(.14)
Meeting with TEO/TAO	A	19(32.2)	41(77.4)	37(68.5)	33(56.9)
	B	62(1.05)	18(.34)	28(.52)	41(.71)
Meeting with UAA	A	12(20.3)	24(45.3)	26(48.1)	21(36.2)
	B	99(1.68)	62(1.17)	32(.59)	36(.97)
Model Farmer	A	12(20.3)	37(69.8)	17(31.5)	23(39.7)
	B	48(.81)	25(.47)	49(.91)	58(1.00)
Neighbour	A	7(11.9)	28(52.8)	11(20.4)	32(55.2)
	B	60(1.02)	41(.77)	68(1.26)	49(.84)
Pesticide Co./ Vol.Org.Worker	A	25(42.4)	45(84.9)	40(74.1)	56(96.6)
	B	37(.63)	10(.19)	26(.48)	3(0.5)
Demonstration	A	25(42.4)	46(86.8)	36(66.7)	43(74.1)
	B	41(.69)	18(.34)	26(.48)	20(.34)
Farm Visit	A	16(27.1)	48(90.6)	27(50.0)	54(93.1)
	B	50(.85)	6(.11)	34(.63)	4(.07)
Research Institute	A	59(100)	47(88.7)	54(100)	48(82.8)
	B	0	8(.15)	0	21(.36)
Total of 'B' (All Media Score)		604(7.38)	305(5.75)	455(8.25)	390(6.74)

Note: A = No. of farmers with no contact.
 B = Farmers' Media Contact Score.
 Figures in parentheses under A are percentage of household without contact.
 Figures in parentheses under B are average contact scores per household.

Table 12.8: Extension Media Contact

Media	Contact Category	Natore	Ishwardi	Gaibandha	Sherpur
Radio	A	25(56.8)	31(58.5)	19(22.1)	18(28.6)
	B	25(.57)	26(.49)	89(1.03)	60(.95)
Television	A	23(52.3)	31(58.5)	77(89.5)	53(84.1)
	B	30(.68)	26(.49)	10(.12)	5(.08)
Newspaper	A	23(52.3)	51(96.2)	65(75.6)	48(76.2)
	B	31(.70)	2(.04)	33(.38)	18(.29)
Leaflet/Poster	A	18(40.9)	50(94.3)	51(59.3)	41(65.1)
	B	40(.91)	3(.06)	42(.49)	35(.56)
Agr. Exhibition	A	9(20.5)	39(73.6)	32(37.2)	23(26.5)
	B	46(1.05)	19(.36)	75(.87)	72(1.14)
Cinema	A	24(54.5)	50(94.3)	63(73.3)	53(84.1)
	B	23(.52)	3(.06)	21(.24)	9(.14)
Meeting with TEO/TAO	A	19(43.2)	41(77.4)	48(55.8)	19(30.2)
	B	33(.75)	17(.32)	49(.57)	72(1.14)
Meeting with UAA	A	4(9.1)	17(32.1)	17(19.8)	7(11.1)
	B	55(1.25)	69(1.30)	112(1.30)	122(1.30)
Model Farmer	A	12(27.3)	42(79.2)	21(24.4)	31(49.2)
	B	43(.98)	14(.26)	99(1.15)	39(.62)
Neighbour	A	29(65.9)	21(39.6)	26(30.2)	20(31.7)
	B	22(.50)	46(.87)	99(1.15)	59(.94)
Pesticide Co./ Vol.Org.Worker	A	23(52.3)	52(98.1)	69(80.2)	54(85.7)
	B	33(.75)	1(.02)	14(.16)	12(.19)
Demonstration	A	17(38.6)	38(71.7)	40(46.5)	34(54.0)
	B	48(1.09)	21(.40)	48(.56)	37(.59)
Farm Visit	A	23(52.3)	48(90.6)	61(70.9)	36(57.1)
	B	34(.77)	7(.13)	28(.33)	36(.57)
Research	A	25(56.8)	53(100)	76(88.4)	57(90.5)
	B	20(.45)	0	12(.14)	1(.02)
Total of 'B' (All Media Score)		483(11.95)	202(4.80)	731(8.49)	577(9.17)

Note: A = No. of farmers with no contact.
 B = Farmers' Media Contact Score.
 Figures in parentheses under A are percentage of household without contact.
 Figures in parentheses under B are average contact score per household.

Table 12.8: Extension Media Contact

Media	Contact Category	Faridpur	Daulatpur	Begumganj
Radio	A	36(60.0)	20(33.3)	37(59.7)
	B	31(.52)	44(.73)	31(.50)
Television	A	59(98.3)	47(78.3)	57(91.9)
	B	1(.02)	15(.25)	8(.13)
Newspaper	A	60(100)	42(70.0)	51(82.3)
	B	0	18(.30)	14(.23)
Leaflet/Poster	A	50(83.3)	42(70.0)	50(80.6)
	B	13(.22)	24(.40)	15(.24)
Agr. Exhibition	A	50(83.3)	43(71.7)	33(53.2)
	B	17(.28)	23(.38)	45(.73)
Cinema	A	59(98.3)	59(98.3)	62(100)
	B	2(.03)	1(.02)	0
Meeting with TEO/TAO	A	44(73.3)	31(51.7)	51(82.3)
	B	24(.40)	58(.97)	14(.23)
Meeting with UAA	A	35(58.3)	22(36.7)	25(40.3)
	B	44(.73)	84(1.40)	65(1.05)
Model Farmer	A	50(83.3)	17(28.3)	54(87.1)
	B	16(.27)	66(1.10)	13(.21)
Neighbour	A	27(45.0)	33(55.0)	30(48.4)
	B	35(.58)	35(.58)	49(.79)
Pesticide Co./ Vol.Org.Worker	A	58(96.7)	59(98.3)	38(61.3)
	B	3(.05)	2(.03)	39(.63)
Demonstration	A	54(90.0)	40(66.7)	58(93.5)
	B	9(.15)	27(.15)	5(.08)
Farm Visit	A	55(91.7)	56(93.3)	61(98.4)
	B	9(.15)	6(.10)	1(.02)
Research Institute	A	59(98.3)	56(93.3)	62(100)
	B	1(.02)	5(.08)	0
Total of 'B' (All Media Score)		260(3.42)	408(6.39)	299(4.84)

Note: A = No. of farmers with no contact.
 B = Farmers' Media Contact Score.
 Figures in parentheses under A are percentage of household without contact.
 Figures in parentheses under B are average contact score per household.

Table 12.8: Extension Media Contact

Media	Contact Category	Hathazari	Joydevpur	All Thana
Radio	A	33(58.9)	35(33.0)	(42.5)
	B	35(.63)	83(.78)	
Television	A	54(96.4)	106(100)	(85.5)
	B	4(.07)	0	
Newspaper	A	48(85.7)	101(95.3)	(81.1)
	B	8(.14)	6(.06)	
Leaflet/Poster	A	51(91.1)	94(88.7)	(74.9)
	B	5(.09)	16(.15)	
Agr. Exhibition	A	46(82.1)	97(91.5)	(59.3)
	B	12(.21)	11(.10)	
Cinema	A	53(94.6)	99(93.4)	(83.9)
	B	4(.07)	7(.07)	
Meeting with TEO/TAO	A	49(87.5)	93(87.7)	(64.5)
	B	8(.14)	16(.15)	
Meeting with UAA	A	32(57.1)	87(82.1)	(40.4)
	B	34(.61)	29(.27)	
Model Farmer	A	40(71.4)	92(86.8)	(55.0)
	B	23(.41)	21(.20)	
Neighbour	A	28(50.0)	52(49.1)	(42.3)
	B	39(.70)	62(.58)	
Pesticide Co./ Vol.Org.Worker	A	54(96.4)	101(95.3)	(82.8)
	B	2(.04)	5(.05)	
Demonstration	A	43(76.8)	105(99.1)	(71.1)
	B	22(.39)	1(.01)	
Farm Visit	A	52(92.9)	105(99.1)	(78.9)
	B	12(.21)	1(.01)	
Research Institute	A	52(92.9)	101(95.3)	(92.0)
	B	7(.13)	9(.08)	
Total of 'B' (All Media Score)		215(3.84)	267(2.41)	

Note: A = No. of farmers with no contact.
 B = Farmers' Media Contact Score.
 Figures in parentheses under A are percentage of household without contact.
 Figures in parentheses under B are average contact score per household.

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