

## Importance of Credits for Rural Women

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**Abstract:** One of important factor for production and occupation is capital. In developing societies that most of their exploiters are novice, lending and credit projects is suitable tool for accessing purposes such as increasing efficiency and obliterating deprivation from rural society. But at one side, we need credits to make technological changes in productive activities and at the other hand we need suitable technical technologies to use credits with optimum efficiency. Supplying credits and analyzing credits approaches cause opportunity to activate poor men's working power , establishing field for sustainable production and income , prevent usurers and pre shoppers of agriculture productions to plunder poor rural men and finally empowering poor people especially women who can work but were deprived to have capital and work tools , and extension accordance to their activities such as needs assessment , identifying target group, organizing poor people , giving needed specialized and public training etc. have important role on effectiveness and make effective activities of these credits.

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### 1. Introduction

Since women have significant role in agriculture workforce, for country (e.g. Iran) that seeking for improving rural economy and supporting of production of food products, identifying women's role in this theme is very important.

Women's agriculture activities in villages of Iran in three sections of recent history of rural improvement have been affected by developmental factors. Before land reforms (1962), according to conventional laws in Iran, women were kept apart from having farm lands. According to customs, if farmer was farming in farm system and also if he had large farms so he must used his family workforce (especially woman workforce), but if it was small, he used to work at other's fields for wage. In many cases, women had to work at other parts. Before land reforms and because of being traditional of instruments and production tools, using women's roles was often in conservation and harvesting. While cultivating, most of picking cotton, was done by women, exclusively. In same period (before 1962), women roles was remarkable in cultivating rice. While plowing and preparing fields, they took part in third time trowel, also they had significant role in preparing natural fertilizer (Changizi, 2003).

Preparing seed and preparing them for transferring to storage, were done by women. Transplanting (most important stage in cultivating rice) and weeding were done by them, completely. And finally we should remark, their roles in cultivating wheat, before land reforms. Land reform (1962) was a breaking factor for traditional capitalism relations, and it was facilitator way for renewing agriculture and making investment relations at agriculture section. Although no land was considered for women (indeed by this, major proportions of agriculture workforces was deprived from having production instruments that they work on) but, it has affected on women's roles in agriculture activity. (Banihashem, 1999).

By the way, lord-vassal relation was broken approximately, and peasant's production relation and capitalist exploitation systems were established. In peasant production, (at fertile lands) farmer's wife had to work on family land with other family members .at peasants lands; women were working out of their family farms. In capitalist exploitation systems, women workforce was considered as cheap workforce at farms. Generally, land reforms caused those women workforce is used as secondary (balali, 2005).

After Islamic revolution, although exploitation systems haven't changed lot, but developing agriculture processes on women's roles weren't affectless. In cultivating, time consuming productions (e.g. rice and tobacco) women's production roles, has remained significant and even at farms that has changed their usage to business purposes and products cash productions, women workforce is used as a cheap workforce source (as laborer). But in cultivating productions (e.g. wheat) because of using agriculture machinery in capitalist exploitation systems, we have faced with decreasing in using women workforce (same source).

Now, because independent peasant exploitation systems, women workforce is used as gratis family labors that this caused, real value of women roles being unknown in surplus economic productions of peasants family. Generally, nowadays, in minor agriculture, women role and activity is necessary.

Women activities in agriculture are more than their capacities. Because, it doesn't decrease from her home duties and consequently, and by analogy with pure housekeeper, they bear more labors. Indeed, it should be considered more importance for rural women who take part in agriculture activities and surplus economic productions, because not only they are participant in workforce market, but they play very important role in renewing economic of family (Lahsaeezade 2000)

## 2. Rural women's roles in economy of village

Most women, especially in developing countries are working three shifts in a day indeed, but, instead for their exhausting activities, they receive: less health care, less literacy and less wage. Compensation for them is vast sex discrimination that exists all over the worlds in various forms. For example in India, Pakistan and Bangladesh, about 1million girls die, due to lack of proper health care. World Health Organization estimated that women work 2times more than men averagely (Bahar, 2001). In United Nation researches, except Australia, Canada and US, women in all countries work more hours than men. But major problem here is that, work means everything that leading to financial income. So, in government statistics, women are considered as unemployed and few of female employees are counted as productive and employed forces.

In India, in one survey, and according to this perspective (Financial income) this result emerged that only 34% of women (compare to 63% of men) is counted as workforces of society. While if we also consider doing services and home productions and preparing family needs, as productive activities

(without leading to Financial income), we would find different results and value of this deprived group of society, will be clear to us. By considering work and home productions in India, these results emerged: 75% of women compared with 64% of men are working (compared to 34% versus 64% of pervious statistics). (Balali, 2005)

Also in another survey in Nepal villages and according to Financial income criterion, just 20% of women are working, while by considering home production criterion, women's share of workforce, reached to 53% (Bahar, 2001). By the way researches show that women have basic role in economics of family.

About rural women in agriculture productions, some researches is done by some scholars such (Shauver, Saches, Adams and Alston) that all believe that women in activities such as cultivating (seeding) conservation (weeding, spading and sifting) and harvest (cut sugarcane branches) and they also participate in activities like doing pastoralist and caring animals, milking, nurturing poultry, gardening, fixing yard, snow removal, repairing building, handicrafts and etc (Navabakbar 1997).

So, rural women are great part of workforce, needed for agriculture and rural societies. In 1966, according to F.A.O reports to food security congress, women doing 50% of productions in agriculture part averagely and this issue in developing country has very special importance. In African desert area about 70-80%, Asia 65%, in Latin America 45% and Caribbean and in Tunes 89% of workforces are women (Varzgar 2001:217) and in Iran more than 50% of agriculture workforce are women (Banihashem 1999).

Most rural women's service work, pertain to out of house. For example: rural women not only traditionally strive for environmental protection, they also take part in maintaining forest, plant cultivation and weeding in rural regions.

So rural women, doing major part of affairs in services and doing services inside and outside the house, isn't with any risk for them. They aren't secure while cleaning stall, milking, nurturing livestock and other activities. And they are at risk of common diseases between human and livestock. In fact they haven't security against any risk of work conditions (Emadi, 2001).

Summaries of woman service activities include housekeeping duties and also service activities out. So it's necessary to revise definition and classification service activities by women. Thus, according to rural women's basic role in productive activities and even rural developing, importance of rural women's role isn't considered properly. Maybe

the reason of this inattention is that rural women's productions are used inside the family. This inattention caused that no changes happen for decreasing exhausting rural women's activities, in spite of development of technology and using various new tools that leads to remarkable decrease in using human resources. In so many developing countries yet, women use traditional cultivating tools that have little efficiency and demand more activities. Further, their agriculture activities accompanied by housekeeping duties that force them excessive efforts. One of the reasons is that rural women's role, remained unknown in economical productions. Because objective evidences at all over the world, especially in developing countries (particularly in our country) show that lost work or intangible activities is done by women that finally isn't considered as their efforts. Other reasons are: role of rural women and different productive activities remained unknown; and even lack of varying their position at different activities of village (Sadi, 2005).

### 3. Credits and its importance

One of important factor for production and occupation is capital. In developing societies that most of their exploiters are novice, lending and credit projects is suitable tool for accessing purposes such as increasing efficiency and obliterating deprivation from rural society. But at on side, we need credits to make technological changes in productive activities and at the other hand we need suitable technical technologies to use credits with optimum efficiency. (Fani, 1999)

So credits beside technology and skills of technical production, is complementary for each other. In order to invested credits being effective in productive activities and gain acceptable efficiency, suitable technology in that productions or activity should be provided accordant to economic and societal conditions of villagers. So from the development perspective, not only credits are used but they call it as credit program. credit program isn't just receiving and paying money but this program contains several stages in order that finally, exploiter and farmer stand in one inclusive program in this process, And educational needs , marketing services and production distribution, input and credit supply and loan be considered.

Among purposes of credit programs, it can mention to increasing efficiency in activity, job, stabilizing occupation which faced financial crisis, increasing level of income and exploiters life's level, empowering villagers and novice exploiters and also breaking deprivation cycle at society and rural families.(Rahmani 2001).

So if credits, is used as a coherent and inclusive program framework and is considered base on need , power and reinforcing its proficiency level, so we can access to aforementioned purposes and also we can prepare suitable technology of production and activity with demanded credit. Finally, production and service efficiency will place at acceptable level. This systematic approach can save exploiter from deprivation and poverty cycle. conducted researches at countries like Pakistan , India and Iran showed that invested credits for productive activities was suitable if it is used with suitable technology . So credits wouldn't be effective if it is provided for exploiter exclusively and without considering his/her skill needs (Amiri, 2000).

Its result is that, exploiter can't access to desirable condition of production efficiency at first. Secondly, he would incapable for loan repayment. Third, his activity doesn't contain consistency. Fourth, remarkable part of provided credits would exit from production cycle due to exploiter's incapability and lack of skill in exploiter. His technical and occupation skill would improve, if credit is being provided for exploiter as a credit program. and he knows and can applies loan properly and well timed for production and activity, so condition of production and level of income , level of life and ... would improve ( Rahmani, 2001).

### 4. Necessity of credits program for rural women

Women compare to men, face more cultural, social, and economic and laws obstacles, especially in developing countries and even its intensity is more for them too. In rural societies women and girls have less food, healthcare educational equipments, capital and income. thus in order to access to economic development and making optimum of using production input (especially workforce) it should pay proper consideration through emphasizing on rural women's roles in production and giving scientific approach in order to establishing cooperation between institutions to increase women contributions in productive and economic activities (Araghzade 2002) .

If rural women can work through receiving credits , loan and others finance facilities at favorite jobs and live through earned income (as it called "self-reliance and independence), so undoubtedly we would see changes in social, economic and cultural relations of village.

Here, Basic issue is that if changes happened following of these events in villages, have positive aspects or negative? Naturally, every change in institutions and social phenomena has both positive and negative dimensions (Farghdan, 2001).

Being high and low of each one is depended on various conditions and terms so it is varied from one society to another society. In Iranian rural societies, cultural and social context is such that, consequences of these phenomena maybe being different and sometimes contradictory. However these actions caused that women stand in good economic condition and also gain self reliance and rely themselves with no help from husbands, but dominant cultural space on villages may create some disorders. At most of villages in Iran, patriarchal with all features dominate and women's financial self reliance may not being pleasant for some human and rural groups. When women gain financial independence in villages, impacts and social and cultural consequences would emerge. (Chabokru and etal, 2005)

Increasing Suffrage, lack of relying on vast patriarchal families, increasing cultural acknowledgment, relation with newer institutions, having intellectual independence, making decision for marrying, occupation, emigration and etc are those rights that they gain. gaining aforementioned rights by women in context of cultural and social framework followed some changes that maybe lead to disfunctions and even create disorders and abnormalities at traditional , familial and kinship relations that dominated on villages (Fakhraee 2002).

Rural occupation stirred with farming and ranching and rural economy is subsistence economy so subsistence culture is formed. In subsistence economy all of family members engage in economic activity.

Every empowering action of each member certainly affects totality of economy of family and creates remarkable evolution. One of important plan for empowering subsistence economy at village is, performing credits program through institutions that work for rural developing. But these programs are also done by private institutions that have expertise and experience in development programs. (Ghaffari, 2000)

Since, rural family members have little power to save, so saving and credits programs start with least or even no deposit. One of other features of these programs is, persuading rural family members in order to expanding initiatives and creativity for making occupation and income. But also it should be considered that various deposit practices and micro loans must be base on the need and culture of various societies and also base on current condition of market. Appropriateness or inappropriateness of deposit practice with culture and regional economic geography can affect on extent of effectiveness at credits program. And finally is that, identifying real participants need at micro credits program and also

their participation in loaning and deposit managements, can affect on increasing effectiveness of program. (Rahmani, 2001)

Availability of credits in the format of inclusive program for rural women to apply at services and productive activities is necessary base on some reasons:

a- rural women's role, as productive workforce at agriculture and rural developing.

In rural regions of country , women , form major part of productive workforce that more than 40% of value of conducted activities at rural regions in various issues like handicrafts, ranching, natural sources, conversion and services industries is done by rural women . So if it is aimed to retain these activities or this part of productive human resources has active and affective role in production and activity cycle, its essential to provide them necessary funds and credits to develop and stabilize their activities inappropriate availability to credits sources, for rural women

Rural women base on different cultural, social and bureaucracy factors, couldn't have credit sources as same as they had role at agriculture and rural development.

Dominant social culture on credits system of country, rural women incapability for pledging to sources of credit provider, social and cultural limitation from family supervisor, are among those factors that prevent rural women access to credit sources (Moazami 2005)

b- level of capital efficiency at small scale  
Contrast to intellectual imagery, level of factors efficiency at small scale production and service unites is more than great ones. Conducted research in many Asian and European countries (specially central bank of Islamic republic of Iran researches) has shown that capital and workforce efficiency at micro productive unites, is more than those at macro scale units or agro-industry, thus it's more economical if needed capital, provided for micro scale productive units with knowledge and skills of production as "suitable Technology" (Rahmani 2001).

c- importance of little increase in villagers income on family economy  
rural society , including rural women more than others, have endured poverty and it's shortage , so performing micro scale projects by providing little credits, lead to improvement of income and life level that have high importance and more desirability at rural family economy (Moazami 2005) .

d- limitation in formal credits sources (government)

In addition to lack of proper rural women access, compared to men, formal sources of countries have

some limitations that can't response to credit needs of agriculture part exploiters and rural regions. results of researches show that governmental credits sources which are given to rural regions applicants by agent banks , is enough just for 50% of demands and rest of them is provided by informal sources with high costs or even applicant can't supply their requested demands and finally investment would stopped.

So this limitation is one of other factors that make, creating credits program for rural exploiter groups necessary, especially for rural women (Khazae 2001).

### **5. Role of Financial empowering rural women, at sustainable rural development**

If we suppose "development" as a process that whole society and social system are moving toward establishing better society and more humane in it , so base on it , preparing subsistence , honorable life , human esteem and dignity would be among most important aims of development . nowadays , about development and sustainable development , natural sources and physical capitals aren't very important and modern development theories rely on human but yet activating human capabilities itself needs investing on human resources too . Because it has proven that capable, wise, healthy and forethoughtful man, is factor of development and expansion. in one research that conducted in 192 countries , revealed that physical capital 16% , natural sources 20% and human resources 64% , share wealth averagely but we need capital and investment to foster creativity and detecting talents . (Chabokru and etal, 2005)

Now that we mentioned importance of investing on development process, we pay to varying women's Financial empowerment role, as half of active population of village in the development and sustainable development. Role of credits and credits institutions of women in improving society can be summarized as following:

#### **a. creating esteem and human dignity in women ( self reliance and confidence)**

One of important goals and basic principle of development is, creating esteem and dignity for all human beings.

Financing women through credit sources can be basic step toward sustainable development and in that way; rural women grow as single-minded human and with confidence so they can feel esteem and dignity in themselves and in society. Public belief is that one success rural women, have high confidence practically and this feature creates sense of faith and belief in inner power and sense of ability to access intended goals in her. These kinds of women are not algebraic manner and believe that establishing future life and decisions making are at their own hands.

women who have high confidence , have discarded one cultural deterrent factor ( i.e. belief in fate ) that prevent sustainable development and actively strive to establish better future ( Rahimi 2001) .

#### **1- creating sense of equality with men**

One of the other roles that financial credits and women financial empowering play among women is that creating their sense of equality against men. Women especially at rural societies and undeveloped countries compared with men are kept powerless from many aspects and often are not considered equal against men. For example while they do more duties compared to men, but they don't receive equal wage which men receive.

Thus if they are financed in order to participate in development freely and deliberately, so they don't fill weakness and their spirit of equality with men would increased.

On the other hand inside one active and successful woman, there are great sources of energy and power to progress. She has capacity to do constant job during the day and also she has capability to do favorite activity alongside working and she can create great evolution in economic and social life at village, if credits provided for her. (Khazaie, 2001)

#### **b. using of women's financial power to improve social ,cultural and economic condition of village**

Rural women are active at various fields of life as same as men and they accomplish their duties well. Thus undoubtedly , if we finance her as creative and active workforce and if credits sources can prepare her necessary credits , so she would be more active at different social , cultural , economic and even political areas and also would be more affective to flourish her family , village and then society. Until men and women can earn more as independently or collective , obviously they would have more lively and more healthy family ; because more income leads to more purchasing and saving power and again more saving and investment cause economic , cultural and social prosperity (Fakhrae 2002 )

#### **c. creating jobs for rural family especially for women**

One of the other issues that capital and investment create is that, creating job for population of one region. Undoubtedly, financing women has great role on creating job especially for rural women. Financing women and putting credit available as forms of micro and macro, would save them from lethargy and change them to creative and responsible workforce. These women want to initiate and create, and want to solve executive problems and finally to fill existing management gap and they tend to

conduct flow of affairs. They strongly feel responsible and have individual and group responsibility. This is why that they are active as same as men at various areas. (kar, 2000)

**d. role of credits in fighting against poverty pollution of village and protecting environment**

One of the important roles that financing women do, in the form of micro credits, is to decrease poverty and fight against this great problem. women in scope of social activity that maybe even being deprived from accessing to general routs of production, have organized their foundations as they make existing sources able to invest and they earn most income from capitals and fight against poverty and deprivation of their family and society . For example, in rural societies, poor people use wood and pasture of desert for warming their house at winter.

Cutting trees and vegetation of region cause soil erosion, temperature increase, rainfall decrease and rain flood decrease, thus they putting region at risk of dangers such as drought, famine and floods.

So there isn't any doubt that the way for fighting against natural disasters such as famine and floods is depends on destroying poverty pollution. For doing that, investment is one of important methods (Bakhshude & Salami 2005).

**e. corporation and sense of power in women**

Women finance empowering and their corporation in different groups either mixed or women cooperatives, not only supply their economic needs but also make them powerful. But with this presupposition that established groups (institutions, cooperatives and companies and ...) have been created base on real participation principles and also base on democratic. As it was mentioned for women development in strategic statement of future of Nairobi "cooperatives can advertise and also can be origin of protecting political and economic interests of women. Financing women by credits institutions can cause their individual and groups corporation at different areas and increase their individual and groups power (kar, 2000).

**f. Using of existing sources in order to develop environment**

Active and successful women know that when and how establish unit by inside and outside equipments and how use needed skillful and facilitative forces to complete their goals. They especially don't think to individual success and individual activity for accessing supposed goal and they don't feel themselves needless for others help. These kinds of women as soon as being financed use existing finance sources to prepare environment and also use natural sources for developing region as much as they can. The issue is impossible without

sufficient credit sources, because investment is essential principle for every action. (Chabokru and etal, 2005)

**6. Conclusion and discussion:**

Researches studies and surveys show that Iranian rural women that constitute 21% of whole population and half rural population have key role at production and at economic and social reproduction. Their major activities are at three parts: agriculture, handicrafts and centralized services. (Fami, 2001) However no inclusive studies conducted About Iranian rural women's role in production and about how they participate in production process and surveying real value of their workforce , but theoretical surveys has shown their part at agriculture about 40% that proportion of their activities partly depend on cultural , social , different kind of exploiting and even kind of production and activity (farming , gardening and ranching) , culture diversity and climate condition on different regions of Iran . Nature of these activities is base on gender and social work dividing. They have complementary roles at production system.

Women largely are active at micro exploiter units and they work at larger units as form of salaried employee or receive wage.

They have not desirable conventional condition about their accessing to productive factors and sources, because of some customs and common traditions and also common norms. their limitation to access to field, bank facilities, education services, education-applied science, mechanization, modern technology and formal associations has kept their direct and independent access to production services and decision to use production sources and factors at minimum level. Women's literate proportion is less than rural men and urban men so we can explore main reason at cultural beliefs, dominant social conditions on rural society, low education scope for girls and women and lack of training importance for them (Fami, 2001).

Fortunately in two recent decades considerable efforts have been done to eradicate illiteracy that it was more remarkable about rural women so that percent of rural women literacy from 17.3% on 1355 increased to 62.4% on 1996. But 37.6% of rural women remained illiterate yet (Statistical center of Iran 2006).

Thus, what is concluded from this debate is that generally, women's economic, cultural and social conditions improved compare to past but hasn't take affective steps toward better improvement, properly. And now they aren't at proper place that they have right to be. rural women have responsibility of maternal , wife and home

management in addition to associate in production and helping agriculture workforce so that they spend two third of their times to production , home management and organization , while this , reduced to one third about men (Varzgar 2001) .

At northern part of our country that rice cultivation is common, because of high workload, gender work dividing is so that women do more than 60% of production of rice, or in Gorgan, and women's proportion of harvesting cotton is reported 66%. in spite of those subjects , at Mazandaran , at most being surveyed villages , women have relative control on affaires but they haven't right to make decision and interfere in agriculture affaires and affaires of village . In many villages right of decision making about number of children belongs to men (planning and research institute of agricultural economics 1997).

But consider that aforementioned subjects, based on researches that has conducted at north of Iran that in these regions women have more active contribution from social, economic and cultural perspective.

Point that true about most of villages of Iran is that more active women economic contribution that leads to more income for family, cause that women be at higher rank for family decision making (Same source, 1997)

In spite of that, by conducted researches , rural women's roles has been surveyed very low , but another study has shown that at villages of Iran , women, especially elder , has specific dignity and have important roles at decision making .

It is important to say that by lessening literacy gap between men and women and having more public media such as radio and TV and finally by become more aware, extent of women corporation would increase in decision making. (Planning and research institute of agricultural economics 1997).

Supplying credits and analyzing credits approaches cause opportunity to activate poor men's working power , establishing field for sustainable production and income , prevent usurers and pre shoppers of agriculture productions to plunder poor rural men and finally empowering poor people especially women who can work but were deprived to have capital and work tools , and extension accordance to their activities such as needs assessment , identifying target group , organizing poor people , giving needed specialized and public training and ... have important role on effectiveness and make effective activities of these credits .

Woroniuk and Schalkwyk (1998) at their conducted research believe that now, micro credits, micro finance sources and small business units are most effective mechanism to decrease poverty.

Plitt and others, conducted research as they called it "do credits programs, can empower women "? Results showed that corporation at credits programs helps empowering women. Goetz Sengupta (2003), presented negative image of credits effects on empowering women. They concluded that most women have minimum control on their loans. And when repayment period is short, this shortage of control has devastating effects on women welfare. Hashemi and others (2004) found that joining to Gramin Bank, has meaningful positive effects on controlling women, and helps to family income.

In researches that conducted by Nande (2004) became clear that women participation in credits programs had positive effects on their demand about health care. Fiona Steele and etal (2008) in researches that conducted as called " influences of credits programs on empowering women at Bangladesh , found that women who joined to credits programs , have participated in more educational programs and have married with more educated men and also they have saved more and they had more cash .

Ellen and her colleagues (2009) used approach called it "credits and education at Bolivia, Ghana, Honduras, Mali and Thailand". This approach looks for empowering women through financial services with education. In this approach, women get familiar with importance of credits through education and extension and also familiar with ways to access it through establishing different groups.

Shahnaj and chaudhury(2009) in research as "credits and its role on empowering women " concluded that there is meaningful relation between attending in credits programs and empowering women , at economical dimensions .Ruhail amin and others (2010) found that those who joined credit funds had more ability rather than those who didn't. Jameela (2010) presented that credit programs has shown lot of affects on empowering women so that has increased their social, politic and economic ability. Thus it is obvious that credits programs and its educational and empowering programs can be affective on social, humane and economic development or rural society, if it be associated with proper and gradual practices and base on reciprocal communications principles and apply opinion of local society. Maybe the main challenges that threaten credits associations , is lack of necessary emphasizes on social dimensions and on reinforcing their basics , that practically cause that this social foundations lose its efficiency soon and practically changed to unsuccessful institution .

In order to overcoming dominant consideration, experts believe that we should consider following in protection process of these social institutions

- Relating public established institutions with each other and networking established institutions
- Emphasis on stability and self reliance of management system of credits institutions from financial and economic dimensions
- Efforts to gain local confidence and credibility among contacts
- Effectiveness of costs and economic and financial efficiency inside established institutions

Also following suggestions has been offered:

- providing extension educations for men in order to believe economic role of their women , and give them chance of corporation on all economic , credits fields
- Since that base of credit association, forms base on People Corporation, so it's good chance to use these communities to expand extension-education activities. so it is better to consider special programs on different extensional filed such as agriculture , ranching, family health, housekeeping economy and other fields accordance to condition of region and rural women's needs.

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