

## Assessing Major obstacles to rural women's participation

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**Abstract** Development along with economic growth and income increase is an important goal for most countries. Recently the growth of awareness about destructive effects of poverty has made countries believe that the best way to achieve sustainable development is to eradicate poverty; therefore most development programs have been oriented towards poverty eradication by micro-credit services. Supporting poor to raise their life standards should be based on the belief that the poor are able to help themselves. Explicitly, this proves that among a variety of deprivation they do consider their survival. Overall, the goal of all credit plans is to increase the poor's income through creating self-employment opportunities and providing educational services to make the best use of resources.

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### Introduction:

Participation means women's presence in all stages of development, including: needs evaluation, identification of problems, planning, management, implementation and evaluation. It's not easy to get equal participation in a patriarchal society, such a matter requires participation of women and especially rural women in particular projects that they are somewhat beneficiary (Saadi and Arab Mazar, 2005).

In all communities, rural women are considered as an important factor in achieving rural development goals and in fact are half of the manpower needed for rural development. However, in the rural community of Iran, there are gaps between the ruling class (capital owners) and villagers, between literate and illiterate, and between men and women. Especially in villages women have fewer possibilities in terms of investment and less power and credit. Role of rural women, over of men, is more influenced with different economic, social, cultural and ecologic factors. Rural women are considered as a noticeable potential in the community either directly (crops production, livestock, handicrafts, cottage industries) or indirectly by helping the agricultural sector (as labor). About 5.6 million women are involved in agricultural production, and activities related to planting... harvesting, preparation of animal food, and taking care of livestock and poultry and some certain activities related to trading and marketing are all different fields of rural women's role and participation. Based on current statistics, women in rural area participate about 50% in conversion industries, 22% in producing crops and livestock, 75% in handicrafts and in areas related to planting...harvesting , respectively, 25, 24 and 4.26. And also in activities related to livestock, they handle 23% of livestock grazing, 42% of animal care and 100 percent of total poultry in the village. Therefore their

role in achieving food security is undeniable. But, like most developing countries, this crucial role in society and in process of rural development, is not obvious. In Iranian rural community, about 80% of women work, but they are mostly considered as housewives, unpaid employment, domestic workers, family workers, or independent employers. The statistics often do not take into account seasonal, part-time, unpaid employment, and housekeeping activities. In economics and social sciences, those of women's activities that have emerged out of house and affected national economy, are the ones to be noticed. In most research and statistics men are known as the heads of household and they are also the owners of lands and fields. That only 1% of the rural lands are belonging to women does confirm such matter (Samadi Afshar, 2004).

Development is a multidimensional process and has various economic, social, political and cultural dimensions. Rural women's participation has not been active and effective; because this participation's most important aspect, namely economics, is for rural women. However the value of their work in agricultural products is rarely considered as income and they are not independent either (Amiri, 2000).

For an active participation of women in development, first we need to give a definition for their role in development and then barriers related to their role will be discussed. Although apparently there is no difference of gender in development programs but reality is that women are less considered in participatory programs and most of these plans are planned for men. Finally, planner's optimistic look toward women's participation will be greatly helpful improve rural family budget and will increase the difference between urban and rural families. If, by credit, loans and other financial facilities, rural families are able to build up their own business and make a living through the income and become financially self-reliance or

independent, no doubt we will witness some social, economic and cultural changes in villages (Varzgar and Azizi, 2001).

## **2- Rural women's participation:**

Women, being half the population, play an effective role in the economic welfare of family and society. In Iran's economy, women are one of productive factors, but, so far, researchers and writers have ignored the issue of women's participation in economic activities. While in present situation considering the role of women's participation seems to be obligatory (Balali, 2005).

Participation in its broader sense means to motivate people and thus increase the sensitivity to understand and become responsive of development programs and it also carries the concept of local initiatives.

In fact, participation is to guide people caught by disability, to help them realize their potentials and to empower them to make the best use of life.

According to preceding definition of participation, and the ability of participation to turn potential into imminence power, women should participate more actively in economic affairs. Statistics regarding women and girls' activities, especially in rural areas, are always presented much lower than the real numbers (Ghaffari, 2000).

Village with the word "woman" removed will lose its literally in production and economic activities, their everyday activities in different fields all are evidence of woman being required in rural production. Rural girls and women are responsible for a variety of roles and duties including wife, mother, producing crops, livestock and agricultural activities, making and marketing handicrafts which are common in each area, and food preparation.

Daily activities of girls and women in different fields all are evidence of woman being required in rural production sector. Women are the major potential for developing the rural economy which leads to further growth of rural production. Increasing awareness towards the role of this class in production and towards necessity of their broader participation in economical and social development, have forced the countries to consider and support their activities while making new rural, Local and national policies (Rahmani Andalibi, 2001).

Being aware of women and girls' important role in rural activities, many countries have established institutes and organizations to advance women's progress. These organizations try to remove legal barriers that prevent women to participate in development activities as much as men. And finally improve their social, political and economic status in society. With continues evaluation and analysis of current development plans, we can provide especial conditions to ease women's access to production recourses and social services, and considering women's social situation in every society, we can provide the opportunity for them to increase their participation, share income like men, and take part in decision-making(FAO, 1998 ).

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## **Importance of women's participation:**

Studies by FAO show that more than half of the world's crops are collected by women. According to estimates, 1.3 billion of world's poor are women, thus the slogan "poverty has a feminine face" is spread worldwide.

Given that in many parts of the world, the production potential of women is not used properly, a cost-benefit study by the World Bank shows that investing on women in developing countries will be more profitable than any other investment. In addition to financial benefits of this huge force, its ancillary results will also be useful. The ancillary benefits of women's employment include: lower population growth and children mortality rates (Navab Akbar, 1997).

Rural women are a big part of productive force and in developing countries third to half of them are supervising households; as a result they face numerous problems, such as:

- Lack of access to social and health facilities
- Various daily chores inside and outside the home
- Men's skill and increase of women's responsibility
- Lack of professional to educate women

Around the world and in Iran, the issue related to female employment, especially in rural areas (which is a manifestation of participation), is not unemployment but unpaid employment; because all the unpaid work done by women at home, such as cleaning, washing, nursing, social affairs, agriculture and livestock, ... are encountered as non-economical activities; While visible economic sector cannot continue to exist without this invisible sector's goods and services. On the other hand, rise of industrial system and expansion of factory job all over the world, attracted men to these economic systems and this has given men an objective vision; Whereas, the majority of women, due to working alone at home have got a subjective vision. Now, as women enter labor market and start to participate, they'll become objectified; because the work system will encourage them to think like men. Being more around the house and their local area will help both men and women in terms of subjectivity and objectivity (Arab-Mazar and Jamshidi, 2005).

Thus the issue of women's participation has important effects, including:

- Acceleration of plans implementation
- Realization of people's every day needs with cooperation and consultation
- Increasing efficiency and reducing functional expenses of projects
- Creating opportunities for talent realization and scientific activities
- Creating sense of solidarity and cooperation
- Increase social and personal awareness
- Women, sharing ideas in decision-making and determining their own destiny
- Participation of women as an important factor and a major power to achieve development

Therefore, according to preceding discussions and importance of women's participation in future plans, it's of great importance to study and recognize the factors affecting their participation in social activities of rural area (Fakhraee, 2002).

### **Major obstacles to women's participation:**

Considering society's current conditions and the issues mentioned above, major obstacles which result in women's less participation can be classified as follows.

#### **1- Educational barriers**

Apparently, one essential factor for development is education. Studies indicate that compared with men and boys women and girls do not have sufficient

access to education. Some of the factors effecting women's access to education are:

1. Great need of parents to their daughters as labor force
2. Lack of access to educational experts and planners
3. Lack of schools or proper places for girl's education
4. Mixed classes for boys and girls and rural bias on this issue
5. Education expenses
6. Lack of attention to the importance of girls' roles
7. Social, cultural and traditional beliefs about girls
8. Early marriage

Report by UNICEF, claims that literacy rate of women in developing countries is two third of men's, and of about 860 million illiterate adult worldwide, 640 million are women who never had the possibility to go to school or have left school unfinished (Bakhshoodeh and Salami, 2005).

#### **2- Social and cultural barriers**

Sociologically, women in third world countries- especially in rural areas- believe to be dependent on men.

The thought is deeply attached to their historical beliefs. Thereupon they never share ideas while decision-making or planning. As some sociology and politic experts stated, it's the reason they have developed "the silence culture" and they never let themselves to comment on, or participate in planning. In addition, customs and prejudices that they have been trained with, indirectly affects women's participation. Such ideology of knowing a sex to be lower than the other is a crippling disease that causes a big part of mental and power sources of community remain disadvantaged. These are all prejudice emphasizing on men's value and denying those of women (Changizi Ashtiani, 2003).

#### **3- Structural barriers**

In fact, in most countries, governing power, marketing and production conditions and some values related to them, create serious structural barriers to women's participation. According to United Nations' research institute of second development program, these structures are anti-participation; because they lead to unequal access to the control of wealth and social status. They cause failure of many national-regional innovations encouraging participation, and finally make a small group be responsible for everything and we won't have the beneficial results associated with women's participation. The structure determines the conditions of participation and reacts strongly to any renovation. Its objective is to keep women in their position as a labor. Labor market divides the jobs in workshops and factories in a way that some

occupational fields are only for women and some other only for men. Men are chosen to be the administrator in all professions and it's assumed that women are not interested in or not able to handle these positions. Thus, in practice the world of production and work is subject to gender discrimination.

#### **4- Political and organizational barriers**

In third world countries, women face with many obstacles for participation in decision making, planning, implementation, and evaluation of projects related to country's developing plans. Although, the structure of the country play an important role in making suitable conditions for participation in different areas, but because they have focused plans and such decisions are made by public organizations and official systems, usually the potential force of participation in society will be palled and in practice, participation will face serious obstacles and problems. A focused government always encourages focused official structures. Such a structure is a major barrier to women's participation. They control structures and systems resource allocation and information and knowledge people need to participate in social activities, besides they never let people and especially women control all these. So it's apparent that such programs are either not comprehensive or it's facing problems because designers are not aware of the realities in their community.

#### **5- Barriers related to wife-mother role**

UNICEF reports indicate that women's work hours is 25% longer than men's; because a large number of them work at home to produce livelihood products without payment.

The main role of all women in each society is the role of mother and wife; therefore every other matter such as their employment is subject to these roles. Possibility of finding a job (as administrator or in a lower rank) for a girl is affected by various factors including educational level and their socialization method as a child. They have always been thought that they are not identical to boys in terms of social privileges or social status. Emphasize on the roles of mother and wife may make women think there is no need to promote their social status and in the other hand society will not provide necessary facilities for their development. In this situation they are prevented from studying and schooling. This issue will still be a problem after they are married.

It should be noted that with women getting paid, total household's welfare improves; because field studies claim that all women earning money, spend their income on their family and particularly children's needs.

So we should mention that not only participation is a woman's civil right but also it will make her more autonomic, and she'll become more creative and innovative.

#### **4-6- Economical barriers**

One of the factors indicating development progress is how and how much different classes of society participate in vital activities. Although importance of women's participation has always been completely apparent, the appropriate balance between men and women in different fields is not yet established in our country. As women can only possess a limited sort of jobs and also they always have the smaller share of each job opportunity, they are not able to compete in labor market. What's more, mostly they do not own the capital needed for economical participation, so providing personal credits can solve their problem in some extent.

#### **Discussion and results:**

In the new system of advanced agricultural economy, the value of women's work that previously was unpaid labor now must be paid in cash. Expect for agriculture which is rural women's main work field they have rarely participated in tow other fields of economy. The most important issue of women's social and political participation is to take part in planning, decision making, implementation of decisions, and evaluation of results. Generally they have had a little share in such processes. Although in recent years rural women have participated more in villages' management, social and cultural organizations, and cooperative institutions' management; but having a lower level of literacy, education, income and social status than urban women they still have the smaller share of administrative and official jobs. Some barriers to women's participation which can be categorized in 3 groups of personal, familial, and social include: low literacy level, large volume of work both inside and outside of home for many reasons including seasonal migration of men and the great diversity of rural women's activities (nursing, housekeeping, agriculture, handicrafts, livestock,...), malnutrition, low health indicator, Patriarchal structure of society, father or husbands disagreement with a woman's participation in social and economic activities for various reasons like cultural reasons or unwilling to lose the labor force at home, negative attitudes towards women's abilities, gender discrimination, family's poverty, superstitious beliefs, misleading customs like fatalism, low access of women to credit and facilities, inaccessibility of extension services, men-orientated social activities and participation plans, deficiency of professionals needed to educate rural women, problems of access to health services and social facilities, low income of rural women compared with men, lack of non-governmental

organizations dealing with rural women's problems, few women managers in rural area. (Rahimi, 2001)

Nowadays, micro-credit and micro-financing have changed people's lives; it has brought back life to poorest and richest communities of the world. So we can easily observe a great increase in people's access to general financial services. Facilitating the access of families to financial services, they begin to invest on educational expenses, healthcare, healthy nourishment, trading, and housing based on their priorities. Overall in many countries financial plans mostly focus on women. Women, provided with financial facilities, will receive a loan, guarantee to pay it back, keep their saving account and also they'll have insurance coverage. Micro-financial plans have an important message for families and communities. Many studies have proven that women's access to mentioned facilities may improve their conditions in family and society; it also helps them feel more self-confident and makes them aware of their own abilities. Thus providing micro-credit services for the poor in society is a powerful tool to reduce poverty and so that they are able to create assets, earn more money and become less vulnerable against the economic pressure. Of about 1.3 billion poor in the world there are 900 million poor women, this obviously shows that poverty has a feminine face. According to UN's development fund, 10% of world's income and less than 10% of world's assets belongs to women. While a majority of them never possess the capital needed for their activities, women still play an important role in the economic development of country. Therefore women draw the micro-credit policy maker's attention more than others. Choosing women as the main target of micro-credit plans is an effective strategy to eradicate poverty; because their income will upgrade the family welfare; furthermore earning money improves their social status. In some countries this choice is influenced by society's attitude and culture (Araghzadeh, 2002).

For instance founder of Grumman Bank of Bangladesh, Mohammad Yunes, has stated that: "women have plans for themselves, their children, and their family life; they always have an overlook while men just look for fun" to explain why 94% of their clients are women.

Women's access to micro-credits have shown that their income benefit to improve their family and provide livelihood. In addition to all these another reason of women being the target of micro-credit plans is that women have higher loan recovery rates. Totally, expanding women's access to micro-credits may lead to many useful results which in economy is mentioned as "virtuous spiral"; because their access to micro-credits results in family welfare and in a broader point it'll improve community's welfare and shall be increased welfare this process is repeated.

In researches that conducted by Nanda (2004) became clear that women participation in credits programs had positive effects on their demand about health care. Fiona Steele and et al (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.

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.

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.

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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.

Ruhal 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.

A study conducted by Chabokru et al (1384) shows the crucial importance of micro-credits for farmers who do not possess physical financial assets (land, building, livestock, well...) and work in agricultural sector because of environmental conditions (such as living in a village) or because it's their ancestral occupation.

So today, women's participation in sustainable economic, social, and cultural development in rural areas is not optional but an essential matter. Those communities that have not seriously considered the necessity of participation faced failures and delayed community's development, welfare and security process. In any community, village, or social group, broad participation of every women in decision-making and any other matter related to national or local development programs, is a key variable in social sciences and in the last few decades, it has interested many scholars of socio-economic and especially cultural issues, and is considered as one of the most fundamental

democratic rights of women in a society. As we know in a popular participation, all people are given the opportunity to participate in planning and decision making for their society and for their own future. When in practice women feel that they can be involved in planning, policy making and deciding or solving problems in the society certainly they'll feel more solidarity and become more interested in social, economic, and cultural development programs.

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