

Reviews the most important factors in improving criteria of rural women's empowerment

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Abstract: Rural women's financial self-reliance has many social & economic influence as it made them self-sufficiency, it changes economic behavior and it makes women independent, it will be effective in economic development in family & society, it also improve the women's roles in society and it causes self-confidence in women, it builds family strength and it causes to respect the women rights more than before and women will become equal with men in all their rights, of course we won't have patriarchy in the family. The women's empowerment in the rural society will increase because of all the aspects of rural women's self-reliance and their position will be confirmed. By the activities such as promotional services for increasing the rural women's skills in various fields and by increasing the rural women's knowledge in social, politic, cultural and economic fields and by using micro-credit plans for motivate and support women in economic development and their self-reliance, we can increase the rural women's empowerment.

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Introduction:

In the development countries, rural societies which are poverty for geographic reasons such as being far from urban societies or because of mountainous of zone and also as the roads are impassable and some other reason, they became deprived of many human development programs. Unfortunately these societies are suffering of mortality because of poverty but what is clear here is that we can't attribute such privation to geography and nature of the zone. Every country is trying to solve such critical conditions by applying depoverity policies. (Bakhshoodeh and Salami, 2005)

Poverty spreading in village is a global issue. According to the Fao finding about % 75 of world's poor people that are more than 1 milliard people are living in rural zone and more than % 70 of this poverty people are women. As the most of the people who are poor are living in village and are women is the reason for insufficiency of rural development programs.

One of the other basic barriers in development of rural women is their independent inaccessibility to get credits for investment in their job. Although their illiteracy is the big barrier to use of bank credits, but this view that women are dependent people that their husband should decide about their financial decisions is the other reason that rural women couldn't access to official credits. Maybe these barriers are the reason why rural women are happy about applying micro-credit thought in village. (Najafi, 2007).

Having investment (capital) independency enforce people to think about economic from different angles. He should study the ways for using capital, he must consult with authority and experienced people and he will investigate about relevant markets. Such things will help him to be authoritative & independent. But how rural women can get such independency? Are the women created inherently for housekeeping, parenting and working or is there any opportunity for rural women to show their skills in economic & social development?

It seems that experiences which are obtained from performing financial programs in some villages in the developing countries could answer clearly to such questions.

A glimpse to previous planning about rural development in the world shows that from 1950 many developing countries understood that the main reason for making their economic growth (development) slowly in their countries is the weakness of investment in the agriculture part. Although many countries by patterning from developed societies have proceeded to improve & develop their industrial agriculture part and by this action not only had irreparable damages to many traditional farmers but also the main problem (the lack of capital sources) is also remained in the rural regions. (Rahimi, 2001).

From 1970, the waves of thought about micro-credits and run of small activity in villages was one of the suitable way get increased for invest improvement in rural occupations.

The said plan because of special grants such as giving loan with low wage and no interest and with long reimbursement could give farmers this opportunity to don't rely usurers and jobber intermediaries. Indeed giving micro-credits to rural women was more effective. Because along agriculture activities which need more investments, the women with using micro-credits couldn't only show their talent in rural production, but also could improve their economic & social empowerments and they could also participate in social activities. (Chabokru et al, 2005).

Women's self-reliance and independency were the outcome of giving credits to women and in some cases were the obstacle of receiving credits by women which is necessary to explain about them shortly.

Empowering rural women:

Empowerment is capacity that woman can obtain in cultural and social environment, for economic independency and self reliance, by controlling over emotional decision making and far from violation. Empowering means, evolution and developing activities through non governmental organizations (NGOS) that lead empowerment to improve economic dimensions. (Amiri, 2000)

Enabling is process that, during it, people of society do activities to overcome barriers of advancement that finally cause their domination to determine their own density. The term "enabling" means overcoming fundamental inequalities. So it is different from self-reliance. (UNICEF, 1997)

Enabling, enables individual to overcome any problematic condition and consider barriers and problems as part of life and positive campaign. Finally, enabling provides energy to overcome most intellectual barriers and external problems at private life.

Thus, among all what have been said, it is possible to present suitable definition of enabling women, as follows:

"Process of explaining women about themselves (and also men about them) for instances that they must or want to do, and growth of their willingness and courage until they reach to needed competency "(management of rural and tribal women).

it should be noted here , that major factor which should be considered about women's ability , is eliminating individual and social barriers , and finally preparing field of economic and social participation for women at all fields . purpose of women's participation , is because of their dominance on all affairs of village including decision making process , organizations , forums , enterprising posts and ... that

involve , participation at all social and economic dimensions .

Criteria of empowering women:

Enabling as a theory of policy making for women, in it present five criteria:

Welfare, access, Concientisation, participation and control.

1- welfare criteria :

In this criteria, men and women as human resources of development should enjoy of desirable welfare conditions and equality (Paknazar, 2000).

Most of timing developmental programs, have worked on base of women's welfare. They have considered and provided some services for women who were passive recipient of these services. But these services were limited to physical needs and mostly were considered to revive their role of productivity, again. sometimes , it has been said that this approach has begun at colonial era and has considered women from poor country and intended services for them that dose not exceed from that poverty level . Agricultural and industrial projects were designed for men and social programs for women and children. Most of welfare programs were inadequate or its success was limited. Considerable point in this criteria is that men and women as human resources of development should enjoy equality and desirable welfare conditions. At this stage, women's material welfare and their enjoyment of welfare programs, compared to men (nutrition, death rate and ...) were considered. And women's role as producer to supply their own needs isn't very important.

2- access criteria :

Lack of access or limited access for women to sources including (fields, job, capital and training) cause that their functions at production is less than men (Paknazar 2000). Access to facilities, sources, designed program and projects for women and access to schools and ... are in this part. Just whenever most of other legal, cultural and social issues being solved, men and women would equally access to sources and facilities. Concept of enabling at this stage is that women have equal right to access to sources at family and greater society.

3- Concientisation criteria

Women should know that their problems aren't due to their individual inefficiency and shortage but it has emerged by social system in which discriminations has become formal and acceptable issue. (Araghzadeh, 2002). This stage is more critical and important than other stages. Because women can participate at development activities not just be passive users. Women have real equality at development, just when be aware. Concientisation will help to increase women's ability to equality at

participation at society. At this stage, women face with critical analysis with society and will find that what has been considered natural and unchangeable reality, is changeable. (Bakhshoodeh, 2005).

4- Participation criteria

One the most important items that this criteria has considered, is men and women's equal participation at decision making process of affairs of family at society (Paknazar 2000). Men and women both should participate at process of assessment needs, designing, performing and evaluation of projects and development programs (UNICEF, 1998). In summary, this criterion means women's participation at all stages of surveying needs, detecting problems, planning, management, performing and valuation.

5- Control criteria

This criterion emphasize on this point that in addition to equal access of men and women to development sources, they must have adequate control on these sources that this issue is balance criterion, between men and women so that no one exceed other one (Paknazar 2000). Women should have opportunities for decision making at workplace and home. If woman is producer, should be shared with part of her interest and wage. Women like men, should be able to choose her individual and social field and able to make decision and also development activities should be facilitator of these processes.

FAO (food and agricultural organization) addresses these three purposes as strategic goals while enabling women:

- 1- equality between men and women to access production sources
- 2- women's participation at policy and decision making
- 3- decreasing rural women's workload and increasing job opportunity and income for them (Paknazar 2000)

within theoretical framework of enabling women, having control on sources is presented as highest stage at women's participation process on development, but existing data at most developing countries, indicates that not only rural women haven't any control on financial resources of family but even they were deprived to access to sources and credits, specially through formal credits system (Shaditalab, 2002).

The question that arises here is that what relation is there between enabling women and micro-credits programs? Nowadays, micro-credits are considered as effective mechanism to eradicate poverty for women. Interests of micro-credits further increasing women's income, include:

- improving women's role in family
- Increasing women's confidence, not only through obtain financial

success through business activity, but through increasing women's access to social services and communication with other women.

- Changing at social level (social class) at perspective of women's role.

Discussion and conclusion:

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 & Schalkwyk (1998) at their conducted research believe that now, micro credits, micro finance sources and small business unites 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 affects on controlling women, and helps to family income.

In researches that conducted by Nanda (2004) became clear that women participation in credits programs had positive affects 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 .

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.

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.

- establishing and reinforcing through supporting without ant direct government involvement
- evaluating and constant modifying of financial management mechanisms
- improving organization effectiveness
- establishing constant relation and interaction with similar and equal systems.
- establishing local , regional and national networks
- establishing support and cover systems in order to decrease risk
- establishing balance and interaction with financial systems greater decision making include: capital market (local, regional, national) and governmental.

also following suggestions have been offered:

- helping to marketing and establishing many exhibitions for member's productions, credit programs, guiding

and training them in line with group and workshop activity, can assist them on economic empowerment.

- since women have pointed to education deficiency as major barrier for empowering them , thus educating rural women at the field of exploiting different credits and channels of receiving credits , and also various educations , is so that lead to enabling them , that contain considerable importance.
- 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 .
- it is suggested that vast and exact programming happens at following fields:
 - a- extending insurance, facilities for amenities
 - b- educating women about awareness of their own individual and social rights
 - c- persuading rural women about importance of participating at cooperatives and other educational institutes
 - d- educating women about job management and income management

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