

Different aspects of empowerment of rural women in developing countries

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Abstract: One of the raised strategy , in order to accelerate investment process and reinforcing financial foundations , and saving , at deprived and rural areas , has been empowering and eradicating poverty of rural societies through efficiency with emphasize on applying micro-credits .Micro-loans as useful tool to fight against poverty and starvation, has proven its capabilities and values to develop these areas. These tools have ability to change and improve human's life, especially poor peoples. Micro loans , saving accounts , and giving various bank services , cause this belief in low income and poor family that , by accessing to these services , their income will increase ,so they can protect themselves against barriers of unexpected problems and their current level of life and also invest on nutrition , housing and their children's education.

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Introduction:

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

Importance of women's participation:

It's not possible to reach rural development goals without understanding the present situation of society and its groups. Meanwhile identifying the groups with critical roles in the rural area development program will be of importance. Women, as a rural group, due to numerous reasons have always received the least attention while their activities in non-monetary sector play a certain role in rural household economy. As most men leave the village to work in town, women provide much of the agriculture force in the area. In recent years the situation has been more considerable as rural migration to town is getting more. In most Iranian villages women's population is more than men. According to FAO's reports, in some African regions, for 60% of

families, women are responsible for supervising family. Even for cases that men are the direct responsible of production affairs, women's role in family economy can't be denied just because they don't get paid. Although these efforts appear to register in none of official statistics, they easily replace some other activities with significant financial value.

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 expanses 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).

Rural women are among those major groups at society who previously were considered less by planners, due to specific reasons in the past. And this problem is more observable at developing countries. While, by looking at women's history of economic and social life, we can find that this great group, continuously have played basic role in forming economic condition of country. This great group consistent with men have had active role at areas of social-economic activities and always have had major part on economic production of society. Nowadays, supporting family supervisor women is adopted by universal society, as politic, economic a social concern and nearly all countries applied related approaches, and however these efforts have resulted in failure, in so many cases (Banihashem, 1999). paying part of cost of life by government or charities , establishing forums to analyze family supervisor women's problems , supplying necessary facilities to grow and improve child's life quality and paying facilities to provide sustainable employment , are among most important approaches to support family supervisor women . Paying credit facilities to access sustainable employment with easy terms at limited time, is one of the most important approaches to support family supervisor women. Because alongside supplying their continues needs, their esteem wouldn't be marred. Currently, this approach is used at many countries and positive results have emerged. (Ghaffari, 2000).

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:

If rural women could provide a job for them by getting credits, loan and other financial convenience, through their income they can get self-reliance or financial independency and we will see social, cultural & economic change in village. The question here is that if these changes have positive or negative aspects in the village? It's natural that every change in social phenomenon has both positive and negative aspect, but which is Important here is that which aspect is more than the other and it depends to different condition in various societies. In our rural society there is an especial social & cultural kind that it's outcome maybe different and in some case inconsistent. With these actions rural women could be in idealistic economic condition and they could live with out dependency to their husband's income. In most of the villages in Iran there is patriarchy in the families which is not acceptable for the most of the rural people and groups. When rural women became financially independent, it's acceptable to see its cultural & social outcomes.

Giving the right that women make decision, independency to their family, increasing the cultural knowledge among them& making relation with new institutions, having independency in making decision

about marriage, occupation, migration & something like this are the right that women have got it.

Women by getting these rights can make change in the rural cultural & social issues which make disfunction & crudity in their family's relation. However, rural women's self-reliance has caused improvement in the economic, social & cultural issues. For solving women's self-reliance problems we can do these activities:

- Giving promotional services for increasing rural women's skills in various fields.
- Giving promotional instructions to men for believing their women's economic role & their women opportunity to participate in all economic, authority & ... aspects.
- Increasing rural women's knowledge in all social, political, cultural & economic fields.
- Making use of micro-credits programs to motivate & support women for doing economic affairs better & finally to make women self-reliance.

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 posses 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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