

### Programs for empowering rural women in Iran

Azita Zamani<sup>1</sup> and Nahideh Erfanirad<sup>2</sup>

<sup>1,2</sup> Mahabad Branch, Islamic Azad University, Mahabad, Iran

\*Corresponding author: [mehran11070@yahoo.com](mailto:mehran11070@yahoo.com)

**Abstract:** In micro-credits programs other than offering and distributing micro loans, there are also small savings and deposits so that they are designed as form of saving-credit programs. The existing term in phrase “micro-credits” points to two basic concepts that is due to dominant perspective on this approach. First term (i.e. credits) points to rural areas and lack of access for many villagers to formal resources that are one of their major problems. And at system of micro-credits, are tried to decrease poor families' access barriers to credit sources and also to increase effectiveness of these markets. Second term (i.e. micro) emphasize on deficiency of development, according to classic economist's method. Emphasizing on concept of “micro” means revising recommendations of market economy at rural society's development.

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#### Introduction:

Rural women constitute about half of the world's population and in the world production supply they have energetic communion and constitute a great part of agriculture workforce. They constitute% 50 of the workforce and they participate in the production of half of the foods in the agriculture section. As an example the rural women constitute about 70 to% 80 of agriculture workforce in sub-Saharan Africa, %65 in Asia, %45 in Latin American & Caribbean, %80 in Nigeria & Tunisia and %80 in India, but their role in production system is the men's supplements roles and this causes a big responsibility inside their mother & wife duties and it takes a great time and energy of them. Studies in this field show that women spend about two thirds of their time for production, management & organize of their house as the men spend only one third of their time for such things. (Varzegar & Azizi 1367).

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).

#### 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.

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.

#### **Discussion and conclusion:**

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.

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. Except 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, law 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)

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 .

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

**\*Corresponding Author:**

Azita Zamani  
Mahabad Branch, Islamic Azad University,  
Mahabad, Iran

\*Corresponding author: mehran11070@yahoo.com

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