

Credits for Rural Women in third world

¹ Zahra Geraeli Afra, ² Khatereh siyar

^{1,2} Department of Agricultural Economic, Islamic Azad University, Qaemshahr Branch, Iran

*Corresponding author: khaterehsiyar@yahoo.com

Abstract: 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.

[Zahra Geraeli Afra, Khatereh siyar. **Credits for Rural Women in third world**. Journal of American Science 2011;7(5):625-628]. (ISSN: 1545-1003). <http://www.americanscience.org>.

Keywords: women, rural, credit

Introduction

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).

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).

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 (Lahsaezade 2000).

Credits and its importance

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 it would improve (Rahmani, 2001).

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:

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) .

Conclusion and discussion:

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).

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 affairs but they haven't right to make decision and interfere in agriculture affairs and affairs 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.

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.

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.

*Corresponding Author:

Khatereh siyar

Department of Agricultural Economic, Islamic Azad University, Qaemshahr Branch, Iran
E-mail: khaterehsiyar@yahoo.com

References

1. Balali, L. Mission Trip Reports samples producing rural women (rural women's efforts Affairs Ministry of Agriculture) to India and meeting with the board of directors and senior managers National Bank of Agriculture and Rural Development (NABARD) self-employment Women's Association (SEWA), and the Empowerment Institute rural women (CARE), 2005.
2. Bahar, F. Cooperative role in improving the status of women in our society. Cooperative Magazine, No. 49, Publishing Ministry of Cooperation, 2001, p. 186.
3. Chabokru. GH, Mokhtari, D. and Abdshahi. A. Paper "of micro-credit on the value added of agricultural sector in Iran." Conference on rural

- development and poverty reduction, agricultural banks, Tehran, 2005.
4. Changizi Ashtiani, M. Including the share of women in producing countries. *Journal of Agricultural Economics and Development*, the third year, special role of women in agriculture. Tehran: Ministry of Agriculture publications, 2003, Pp 83-81.
 5. Emadi, M. H. Women and political participation. Center for Women's Participation President, Publishing Olive Leaf, 2001.
 6. Ellen Vor der Bruegge, Maureen Plas, Christopher Dunford and Kathleen E. Stack. Credit with education: a self-financing way to empower women, 2009.
 7. Fani, Z. Appropriate technology in developing countries. *Jihad Magazine*, 2009, No. 168.
 8. Farghdan, M. Cultural Arts Festival the first report of rural women. *Monthly Jihad*, 2001, No. 243-242.
 9. Fakhraee, S. Economic and social effects of their financial reliance of women in rural communities, 2002.
 10. Fiona Steele, Sajeda Amin and Ruchira T. Naved. The Impact of an Integrated Micro-credit Program on Women's Empowerment and Fertility Behavior in Rural Bangladesh, 2008.
 11. Fami. Sh. Analytical process to determine the educational needs - extension of rural women (Part I). *Jihad Magazine*, 2001, No. 243-242.
 12. Goetz, A. and Rina Sengupta, R. "Who Takes the Credit? Gender, Power, and Control over Loan Use in Rural Credit Programs in Bangladesh." *World Development* 24 (1), 2003, 45-63.
 13. Ghaffari, GH. The role of women and social development. *Women's Magazine*, 2000, No. 10, p. 15.
 14. Hashemi, S., Sidney R. Schuler, S., and Ann P. Riley. "Rural Credit Programs and Women's Empowerment in Bangladesh." *World Development* 24 (4), 2004, 635-653.
 15. Jameela v. a. Micro credit, empowerment and diversion of loan use, 2010.
 16. Kar, M. Iranian women in the labor market. Tehran: Publication Enlightenment, 2000, Pp 163-162.
 17. Khazaie, A. Make poor position in the agricultural banks and rural credit fund created how women's participation. *Jihad magazine*. Agriculture Publications, 2001.
 18. Lahsaeizadeh, A. Sociology of rural development. Tehran: Publication Publication Days, 2000, p. 58.
 19. Moazami, M, Rahimi A. and Azam tayefe Heidari. "Coverage and sustainability of micro-credit programs, case study of rural women micro-credit fund" Research Center for Rural Women and Rural Affairs Ministry of Agriculture, 2005.
 20. Nawab Akbar, F. The role of rural women in the past decade. *Journal of Agricultural Economics and Development*, conference papers, women participation and Agriculture 1400, Journal No. 3, Publishing Ministry of Agriculture, 1997, P. 186.
 21. Planning and Research Institute of Agricultural Economics. Identify areas and characteristics of women's participation in the agricultural sector and the expected developments on the horizon in 1400. *Journal of Agricultural Economics and Development*, 1997.
 22. Rahmani andalibi. S. "Need, principles, mechanisms and advantages of micro-credit programs in small business development and improvement of rural women." Conference Proceedings Volume II of rural women micro-credit and promoting people's participation Deputy Ministry of Agriculture - Bureau of Women Affairs in collaboration with Al-Zahra University, Agricultural Bank, Tehran, 2001.
 23. Rahimi, A. Review of micro-credit properties. Conference Proceedings Volume II of rural women micro-credit and promoting people's participation Deputy Ministry of Agriculture - Bureau of Women Affairs in collaboration with Al-Zahra University, Agricultural Bank, Tehran, 2001.
 24. Shahnaj Parveen and Sajedur Rahman Chaudhury. Micro-credit intervention and its effects on empowerment of rural women: the brac experience, 2009.
 25. Statistical Center of Iran. Educational Yearbook of the country in 2006. Tehran: Iran Statistical Center, 2006.
 26. Varzgar, sh. and azizi. M. Evaluation of labor force participation of rural women in cotton production and its related factors in the region and dome of Gorgan, 2001, P. 318.

5/3/2011