

Financial support of rural women

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Abstract: 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. 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.

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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).

Economic effects of rural women's financial self-reliance:

it is possible that rural women's financial self-reliance made some crudities (malformations) in the family for a short time, for example, rural women became proud after financial independency and find the independence & Excellency sense in themselves but such problems will be small and for a short time.

The rural women's self-reliance has positive effects which is useful for women and their family and also will help their economic improvement that we will mention some of them. (Chowdhury, 2005).

3-1- Self-reliance and financial independency:

The income of the rural women makes them financially independent. The financial independency will let them to spend their wage in the ways that they like. Of course their dependency to their family won't let them to spend their wage out of their family needs. Because of this, their financial independency will let

them and their family to be self-reliance. (Ghaffari, 2000).

3-2- Change economic behavior:

Although we are familiar with the rural women's role in the village and family's economic, but they direct & indirectly start a new economic relation, with finding modern jobs & financial independency. Catching loan from financial organizations has forced them to have economic schematization for loan reimbursement and to have intellectual economic behaviors. So after that rural women become active in economic activities. In rural traditional economic, women only have productive role and they don't have any role in economic planning, providence and they don't pay any attention to profits and losses. But in this new condition, for managing affairs in best way, the women have to be active in all of the affairs from production to dispense and also in others economic aspects. In other words, women will not be a productive only; they will contribute in managing of economic activities and will find various economic behaviors. . (Araghzadeh, 2002).

3-3- Independency:

The rural women will not dependent economically to their father or husband because of financial independency, this independency is very important to women who have children or they have lost their husband, because the financial problems have forced the rural women to have marriage which is not suitable for their children & themselves. Although the women can solve their financial problems with this kind of marriage but they will have many cultural, social & mental problems. If these women could manage their life with having a job, they can improve their family & kinship's relation.

The rural men & women should notice that their financial independency is not the meaning of an independency in their family, social & cultural affairs and making consensus between financial & economic affairs is necessary for family's consistency. (Fiona Steele et al, 2008).

3-4- Help to economic growth

The rural women's financial self-reliance will increase their motivation for finding a good job. As a result our rural & urban society will develop by working of women. And it will help direct & indirectly to our society's economic development. As the women constitute about half of the rural & urban's population, so by increasing their production, our society will develop economically. (Jameela, 2010).

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 results:

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.

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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