

Rural women's financial self-reliance and its effects on livelihood

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Abstract: Women form great part of total workforce that needed for agriculture part at universe, as one of the intangible factors at agriculture economy. So, statistics that was represented in relation to extent of women's activity is very lower than real extent. Because in this statistics, mostly, seasonal jobs, part time job, no wage job and their housekeeping activities, aren't considered. Rural women, have different roles and duties such as husband, mother, crops producer, participate at ranching activities, planting, maintaining, harvesting, processing, marketing and preparing food. Rural women maybe venturing to culture cash products, while cultivating subsistence products and if they have no farm land, they have to work for others instead receiving wage. We can consider such women as agriculture propagator, production expert and even in some case as policy maker. Other than activity at agriculture field, women's participation at rural development is critical and is considered in order to supply adequate and needed food.

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Introduction:

According to women's role at family, they can be considered as base of development and progress and unfortunately according to universal tangible realities, they possess unfavorable position at international level (Changizi Ashtiani, 2003).

Most women, especially in developing countries are working three shifts in a day indeed, but, instead for their exhausting activities, they receive: less health care, less literacy and fewer wages. Compensation for them is vast sex discrimination that exists all over the worlds in various forms. For example in India, Pakistan and Bangladesh, about 1million girls die, due to lack of proper health care.

World Health Organization estimated that women work 2times more than men averagely (Bahar, 2001). In United Nation researches, except Australia, Canada and US, women in all countries work more hours than men. But major problem here is that, work means everything that leading to financial income. So, in government statistics, women are considered as unemployed and few of female employees are counted as productive and employed forces.

In India, in one survey, and according to this perspective (Financial income) this result emerged that only 34% of women (compare to 63% of men) is counted as workforces of society. While if we also consider doing services and home productions and preparing family needs, as productive activities (without leading to Financial income), we would find different results and value of this deprived group of society, will be clear to us. By considering work and home productions in India, these results emerged:

75% of women compared with 64% of men are working (compared to 34% versus 64% of pervious statistics). (Balali, 2005)

Also in another survey in Nepal villages and according to financial income criterion, just 20% of women are working, while by considering home production criterion, women's share of workforce, reached to 53% (Bahar, 2001). By the way researches show that women have basic role in economics of family.

About rural women in agriculture productions, some researches is done by some scholars such (Shauver, Saches, Adams and Alston) that all believe that women in activities such as cultivating (seeding) conservation (weeding, spading and sifting) and harvest (cut sugarcane branches) and they also participate in activities like doing pastoralist and caring animals, milking, nurturing poultry, gardening, fixing yard, snow removal, repairing building, handicrafts and etc. (Navab akbar 1997).

So, rural women are great part of workforce, needed for agriculture and rural societies. In 1966, according to F.A.O reports to food security congress, women doing 50% of productions in agriculture part averagely and this issue in developing country has very special importance. in African desert area about 70-80%, Asia 65%, in Latin America 45% and Caribbean and in Tunes 89% of workforces are women (Varzgar and azizi, 2001) and in Iran more than 50% of agriculture workforce are women (Banihashem, 1999).

Most rural women's service work, pertain to out of house. For example: rural women not only traditionally strive for environmental protection, they

also take part in maintaining forest, plant cultivation and weeding in rural regions.

So rural women, doing major part of affairs in services and doing services inside and outside the house, isn't with any risk for them. They aren't secure while cleaning stall, milking, nurturing livestock and other activities. And they are at risk of common diseases between human and livestock. In fact they haven't security against any risk of work conditions (Emadi, 2001).

Summaries of woman service activities include housekeeping duties and also service activities out. So it's necessary to revise definition and classification service activities by women. Thus, according to rural women's basic role in productive activities and even rural developing, importance of rural women's role isn't considered properly. Maybe the reason of this inattention is that rural women's productions are used inside the family. This inattention caused that no changes happen for decreasing exhausting rural women's activities, in spite of development of technology and using various new tools that leads to remarkable decrease in using human resources. In so many developing countries yet, women use traditional cultivating tools that have little efficiency and demand more activities. Further, their agriculture activities accompanied by housekeeping duties that force them excessive efforts. One of the reasons is that rural women's role, remained unknown in economical productions. Because objective evidences at all over the world, especially in developing countries (particularly in our country) show that lost work or intangible activities is done by women that finally isn't considered as their efforts. Other reasons are: role of rural women and different productive activities remained unknown; and even lack of varying their position at different activities of village (Saadi and Arab Mazar, 2005).

Rural women are active at various fields of life as same as men and they accomplish their duties well. Thus undoubtedly, if we finance her as creative and active workforce and if credits sources can prepare her necessary credits, so she would be more active at different social, cultural, economic and even political areas and also would be more affective to flourish her family, village and then society. Until men and women can earn more as independently or collective, obviously they would have more lively and more healthy family ; because more income leads to more purchasing and saving power and again more saving and investment cause economic, cultural and social prosperity (Fakhræe, 2002)

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).

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.

Women's access to farm land is very important in order to producing agriculture productions and realization of agriculture goals in order to increase women's efficiency. Rural economy of country is largely require to attention from point of increasing efficiency of rural economy activities, because waste growth, reduced efficiency of workforce and capital in close cycle, had led to loose economic activities attraction at these area and also special attention to

this issue would work as rejection reasons for range of economic activities of village. Among this, according to very critical women's role at agriculture activities, focus and certain attention to this group and preparing them supporting, educational and extensional services, can help to remove obstacles and problems which they face, and consequently lead to increase and improve their efficiency about agriculture and finally lead to increase welfare of rural societies (Samadi Afshar, 2005).

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).

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).

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- 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).

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).

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.

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.

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.

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