

Importance and Necessity of micro-credit program for rural women

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Abstract: 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. 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. 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.

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Introduction

Women's agriculture activities in villages of Iran in three sections of recent history of rural improvement have been affected by developmental factors. Before land reforms (1962), according to conventional laws in Iran, women were kept apart from having farm lands. According to customs, if farmer was farming in farm system and also if he had large farms so he must used his family workforce (especially woman workforce), but if it was small, he used to work at other's fields for wage. In many cases, women had to work at other parts. Before land reforms and because of being traditional of instruments and production tools, using women's roles was often in conservation and harvesting. While cultivating, most of picking cotton, was done by women, exclusively. In same period (before 1962), women roles was remarkable in cultivating rice. While plowing and preparing fields, they took part in third time trowel, also they had significant role in preparing natural fertilizer (Changizi, 2003).

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

One of important factor for production and occupation is capital. In developing societies that most of their exploiters are novice, lending and credit projects is suitable tool for accessing purposes such as increasing efficiency and obliterating deprivation from rural society. But at on side, we need credits to make technological changes in productive activities and at the other hand we need suitable technical technologies to use credits with optimum efficiency. (Fani, 1999).

So 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 ... would improve (Rahmani, 2001).

Necessity of credits program for rural women

Women compare to men, face more cultural, social, and economic and laws obstacles, especially in developing countries and even its intensity is more for them too. In rural societies women and girls have less food, healthcare educational equipments, capital and income. thus in order to access to economic development and making optimum of using production input (especially workforce) it should pay proper consideration through emphasizing on rural women's roles in production and giving scientific approach in order to establishing cooperation

between institutions to increase women contributions in productive and economic activities (Araghzade 2002).

If rural women can work through receiving credits, loan and others finance facilities at favorite jobs and live through earned income (as it called "self-reliance and independence), so undoubtedly we would see changes in social, economic and cultural relations of village.

Here, Basic issue is that if changes happened following of these events in villages, have positive aspects or negative? Naturally, every change in institutions and social phenomena has both positive and negative dimensions (Farghdan, 2001).

Being high and low of each one is depended on various conditions and terms so it is varied from one society to another society. In Iranian rural societies, cultural and social context is such that, consequences of these phenomena maybe being different and sometimes contradictory. However these actions caused that women stand in good economic condition and also gain self reliance and rely themselves with no help from husbands, but dominant cultural space on villages may create some disorders. At most of villages in Iran, patriarchal with all features dominate and women's financial self reliance may not being pleasant for some human and rural groups. When women gain financial independence in villages, impacts and social and cultural consequences would emerge. (Chabokru and etal, 2005).

Increasing Suffrage, lack of relying on vast patriarchal families, increasing cultural acknowledgment, relation with newer institutions, having intellectual independence, making decision for marrying, occupation, emigration and etc are those rights that they gain. gaining aforementioned rights by women in context of cultural and social framework followed some changes that maybe lead to disfunctions and even create disorders and abnormalities at traditional, familial and kinship relations that dominated on villages (Fakhraee 2002).

Rural occupation stirred with farming and ranching and rural economy is subsistence economy so subsistence culture is formed. In subsistence economy all of family members engage in economic activity.

Every empowering action of each member certainly affects totality of economy of family and creates remarkable evolution. One of important plan for empowering subsistence economy at village is, performing credits program through institutions that work for rural developing. But these programs are also done by private institutions that have expertise and experience in development programs. (Ghaffari, 2000).

Since, rural family members have little power to save, so saving and credits programs start with least or even no deposit. One of other features of these programs is, persuading rural family members in order to expanding initiatives and creativity for making occupation and income. But also it should be considered that various deposit practices and micro loans must be base on the need and culture of various societies and also base on current condition of market. Appropriateness or inappropriateness of deposit practice with culture and regional economic geography can affect on extent of effectiveness at credits program. And finally is that, identifying real participants need at micro credits program and also their participation in loaning and deposit managements, can affect on increasing effectiveness of program. (Rahmani, 2001).

Availability of credits in the format of inclusive program for rural women to apply at services and productive activities is necessary base on some reasons:

a- rural women's role, as productive workforce at agriculture and rural developing.

in rural regions of country, women, form major part of productive workforce that more than 40% of value of conducted activities at rural regions in various issues like handicrafts, ranching, natural sources, conversion and services industries is done by rural women. So if it is aimed to retain these activities or this part of productive human resources has active and affective role in production and activity cycle, its essential to provide them necessary funds and credits to develop and stabilize their activities inappropriate availability to credits sources, for rural women.

Rural women base on different cultural, social and bureaucracy factors, couldn't have credit sources as same as they had role at agriculture and rural development.

Dominant social culture on credits system of country, rural women incapability for pledging to sources of credit provider, social and cultural limitation from family supervisor, are among those factors that prevent rural women access to credit sources (Moazami 2005).

b- level of capital efficiency at small scale

Contrast to intellectual imagery, level of factors efficiency at small scale production and service unites is more than great ones. Conducted research in many Asian and European countries (specially central bank of Islamic republic of Iran researches) has shown that capital and workforce efficiency at micro productive unites, is more than those at macro scale units or agro-industry, thus it's more economical if needed capital, provided for micro scale productive units with knowledge and skills of

production as "suitable Technology". (Rahmani, 2001).

c- importance of little increase in villagers income on family economy

rural society, including rural women more than others, have endured poverty and it's shortage, so performing micro scale projects by providing little credits, lead to improvement of income and life level that have high importance and more desirability at rural family economy (Moazami, 2005).

d- limitation in formal credits sources (government)

In addition to lack of proper rural women access, compared to men, formal sources of countries have some limitations that can't response to credit needs of agriculture part exploiters and rural regions. results of researches show that governmental credits sources which are given to rural regions applicants by agent banks, is enough just for 50% of demands and rest of them is provided by informal sources with high costs or even applicant can't supply their requested demands and finally investment would stopped.

So this limitation is one of other factors that make, creating credits program for rural exploiter groups necessary, especially for rural women (Khazae. 2001).

Conclusion and discussion:

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 و 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.

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 etal (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.

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.

In order to overcoming dominant consideration, experts believe that we should consider following in protection process of these social institutions

-Relating public established institutions with each other and networking established institutions

-Emphasis on stability and self reliance of management system of credits institutions from financial and economic dimensions

-Efforts to gain local confidence and credibility among contacts

-Effectiveness of costs and economic and financial efficiency inside established institutions

Also following suggestions has been offered:

- 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.

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