

## Necessity of credits program for rural women

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**Abstract:** 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. 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.

[Khatereh siyar, Zahra Geraeli Afra. **Necessity of credits program for rural women.** *World Rural Observ* 2016;8(2):46-50]. ISSN: 1944-6543 (Print); ISSN: 1944-6551 (Online). <http://www.sciencepub.net/rural>. 8. doi:[10.7537/marswro08021608](https://doi.org/10.7537/marswro08021608).

**Keywords:** women, rural, credit, empowerment

### Introduction

Since women have significant role in agriculture workforce, for country (e.g. Iran) that seeking for improving rural economy and supporting of production of food products, identifying women's role in this theme is very important.

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).

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).

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).

in 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 (Navabakbar 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 2001:217) 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, 2005).

### **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).

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.

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)

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 (Khazaee. 2001).

### **Conclusion and discussion:**

Researches studies and surveys show that Iranian rural women that constitute 21% of whole population and half rural population have key role at production and at economic and social reproduction. Their major activities are at three parts: agriculture, handicrafts and centralized services. (Fami, 2001)

However no inclusive studies conducted About Iranian rural women's role in production and about how they participate in production process and surveying real value of their workforce, but theoretical surveys has shown their part at agriculture about 40% that proportion of their activities partly depend on cultural, social, different kind of exploiting and even kind of production and activity (farming, gardening and ranching), culture diversity and climate condition on different regions of Iran. Nature of these activities is base on gender and social work dividing. They have complementary roles at production system.

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).

Thus, what is concluded from this debate is that generally, women's economic, cultural and social conditions improved compare to past but hasn't take affective steps toward better improvement, properly. And now they aren't at proper place that they have right to be. rural women have responsibility of maternal, wife and home management in addition to associate in production and helping agriculture workforce so that they spend two third of their times to production, home management and organization, while this, reduced to one third about men (Varzgar, 2001).

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)

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 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. Ruhai amin and others (2010) found that those who joined credit funds had more ability rather than those who didn't.

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6/21/2016