

The importance of rural women's self-reliance

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Abstract: One of 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. Having investment (capital) independency enforce people to think about economic from different angles. He should study the ways for using capital, he must consult with authority and experienced people and he will investigate about relevant markets. Such things will help him to be authoritative & independent. But how rural women can get such independency? Are the women created inherently for housekeeping, parenting and working or is there any opportunity for rural women to show their skills in economic & social development?

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1- Introduction:

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.

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.

2- Financial self-reliance of rural women:

Although women in our society (Iran) have the main role in economic production but they are not aware of financial exchanges. In other word, we can say the family's father is responsible for financial issues. The women and other rural people should know that the aim of women's financial self-reliance is helping the families economic and it doesn't mean that when rural women became independent should forget their previous relation with the family. The financial self-reliance shouldn't make rural women proud and destroyed their relation with the family. Also, the rural men should be aware that women's self-reliance is their right and isn't in contrary with the family's economic principles. (Amiri, 2000).

3- 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).

Conclusion & discussion:

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. 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 .

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.

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.

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.

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.

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