

Cultural & social effects of rural women's financial self-reliance

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Abstract: Rural women are among those major groups at society who previously were considered less by planners, due to specific reasons in the past. And this problem is more observable at developing countries. 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.

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Introduction:

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 (Lahsaeizadeh, 2000).

Importance of women issue at Iran especially rural area, at one side face with fast population growth and mass of unemployed at process of access to rural growth and development, and at other side with limitation of facilities and productive resources. Rural women at all production level of agriculture products and livestock productions work alongside men and generally, development is multidimensional process and contains different economic, social, cultural and political dimensions. Women's participation at this process is active and affective participation, and main aspect of this participation was its economic dimension for rural women. Rural women have key role as a producer at agriculture

activities, rural sources and services at rural area. rural women most efficient women of society and among people who are active at productive occupations, so it is obvious that attention to rural women as a strong arm at rural development can follow positive and undeniable affects, in this purpose (Lahsaeizadeh, 2000).

Rural women are considered either directly by producing livestock and agriculture products and rural industries and either by help to agriculture part as workforce and their share at third world countries is far more than other countries. Usually statistics about women's share at agriculture productions is less than real extent because largely, at these statistics seasonal job, part time job, no wage and housekeeping activities were not considered. Nevertheless, they are forces for creating revolution and potential resources to progress rural economy and increase growth rate of food production (Nawab Akbar, 1997).

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?

It seems that experiences which are obtained from performing financial programs in some villages in the developing countries could answer clearly to such questions (Bakhshoodeh and Salami, 2005).

A glimpse to previous planning about rural development in the world shows that from 1950 many developing countries understood that the main reason for making their economic growth (development) slowly in their countries is the weakness of investment in the agriculture part. Although many countries by patterning from developed societies have proceeded to improve & develop their industrial agriculture part and by this action not only had irreparable damages to many traditional farmers but also the main problem (the lack of capital sources) is also remained in the rural regions (Rahimi, 2001).

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).

What that performing credits programs, has made in recent years, was on broad outlook with purpose to access to same results as above findings.

Thus, in one inclusive outlook , it is possible to use micro-credits programs to solve those issues which involved with rural women's economic limitations, so that lead them toward social empowerment, in the context of economic growth (Rahmani andalibi, 2001).

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 (Emadi, 2001).

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 (Fani, 2009).

In all communities, rural women are considered as an important factor in achieving rural development goals and in fact are half of the manpower needed for rural development. However, in the rural community

of Iran, there are gaps between the ruling class (capital owners) and villagers, between literate and illiterate, and between men and women. Especially in villages women have fewer possibilities in terms of investment and less power and credit (Khazaie, 2001). Role of rural women, over of men, is more influenced with different economic, social, cultural and ecologic factors. Rural women are considered as a noticeable potential in the community either directly (crops production, livestock, handicrafts, cottage industries) or indirectly by helping the agricultural sector (as labor). About 5.6 million women are involved in agricultural production, and activities related to planting... harvesting, preparation of animal food, and taking care of livestock and poultry and some certain activities related to trading and marketing are all different fields of rural women's role and participation. Based on current statistics, women in rural area participate about 50% in conversion industries, 22% in producing crops and livestock, 75% in handicrafts and in areas related to planting...harvesting , respectively, 25, 24 and 4.26. And also in activities related to livestock, they handle 23% of livestock grazing, 42% of animal care and 100 percent of total poultry in the village. Therefore their role in achieving food security is undeniable. But, like most developing countries, this crucial role in society and in process of rural development, is not obvious. In Iranian rural community, about 80% of women work, but they are mostly considered as housewives, unpaid employment, domestic workers, family workers, or independent employers. The statistics often do not take into account seasonal, part-time, unpaid employment, and housekeeping activities. In economics and social sciences, those of women's activities that have emerged out of house and affected national economy, are the ones to be noticed. In most research and statistics men are known as the heads of household and they are also the owners of lands and fields. That only 1% of the rural lands are belonging to women does confirm such matter (Varzgar and azizi, 2001).

Rural women empowerment:

The empowerment is equality that women for financial self-reliance and self-sufficiency can obtain by controlling their emotional decisions. The empowerment can be defined as an evolution and development of activity through private organizations that guides empowerment in the society toward economic improvement.

Empowerment is a process through which people can do activities to conquest on development obstacles that enable them to assign their destiny.

The word empowerment is not the meaning of overcome to main in equalities so it is different with the word self-reliance. (Ruhailamin, 2010).

Empowerment enable person to overcome any difficulties by a suitable management. Finally we can say empowerment provide energy to conquest on mental problems & outer difficulties.

On conclusion we can give a suitable definition to women's empowerment as this: the process of realization of women about themselves (and also the men's realization about them) for the thing they want or have to do.

It should be reminded that the main point should be attended in women's ability is the omission of subjective & social problems and providing economic & social communion for women in all aspects. The mean of women communion is their presence in all of village affairs such as making decision, presence in organization & councils that includes their communion in all economic & social aspects (Araghzadeh, 2002).

Cultural & social effects of rural women's financial self-reliance

As it mentioned before the traditional culture in villages was the reason for weakening women rights and made them oppressed, it is possible that women's self-reliance & financial independency in villages make some crudities (malformation) in the family and village for a short a short time, but we can't disregard it's positive outcome in the social & cultural occasions in the long time, here we will discuss about some of these outcomes (Goetz and Sengupta, 2003).

1- Preferment of women role and their social place:

Women's financial self-reliance can increase the women's social role & place in the villages. In the new condition some of their assignment roles could change to acquisitive roles. The women should use of all their power & energy for doing their acquisitive roles. Thus they can find active view to different functions. The people & groups could increase their social place in the village with improving their social role. If their role and social place preferment be accompanied with the increasing of social intelligence & knowledge, it can have more effect culturally. (Amiri, 2000).

2- Increasing self-confidence:

Self-reliance in different life aspects can increase people's self-confidence. Rural women who are financially independent can live peacefully. With decreasing their problems in life, their self-confidence will increase. And self-confidence is one

of personality & mentally condition for being success in life.

3- Family consistency:

At the first, it seems that rural women's financial independency is not acceptable by their husband and this causes some gaps in their family's relations. But little by little these problems will be solved by increasing the rural people's knowledge. Usually poverty is one of the reasons which will destroy or decrease family's consistency. Women by working and having income can help their husband & family. (Fakhraee, 1381).

4- Change in family's relation:

The rural women with having a job and financial independency can change the viewpoint of people who live in villages and cities and they will not look at the rural women as a weak and dependent people. But also their title and place will increase among their families. So by changing people's view to the women, gently we can see some changes in their family's relation which will have respect to the women's right. By increasing women's knowledge and by introducing new rural institution which give financial & authority service to the women, their stimulus (motivation) for reaching their social rights will increase and they try more than before (Amiri, 2000).

5- Making patriarchy weak in the family:

Gently, with changing family's relation in the villages and by increasing rural people's knowledge, we can make the men and women's right equal and also we wont have patriarchy in the family, although patriarchy has historic and olden root in our villages but with improving women's position and increasing their cultural and social know ledge we can destroy patriarchy in the rural families.

6- Population and family adjustment:

The practitioner women's view about the number of the children is different; studies show that practitioner women are interested to fewer children to the house keeper women.

By decreasing families in the village and women's financial independency we are more hopeful to adjust family's population in the future because villages have important role in the population increase in Iran.

Conclusion & discussion:

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.

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 et al (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.

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. 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.

- I Increasing rural women's knowledge in all social, political, cultural & economic fields.
- I 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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