

## Understanding the factors influencing the amount of education-extension training activities of credit funds on rural women in Semnan province (Iran).

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**Abstract:** The purpose of this study was to determine the factors affecting the amount of extension - education activities influence on rural women in Semnan province. This research is considered applied-science in terms of objectives, highly-communicative in terms of controlled variable, and methodological study in terms of data collection and the type of field research. The study population included 1467 women members of rural micro-credit funds in Semnan province of Iran. Sample size was estimated based on the formula of Cochran 218. The samples were collected in three stages. In the first stage, the total number of ballots boxes were randomly selected, in the second stage, % of each Fund of the sample size was determined based on funds from members of the Statistical Society. In the third stage, specified number of boxes selected at random, were chosen. Data collection tools measures the questionnaire reliability with Cronbach's alpha value greater than 0.70 and its validity was confirmed by faculty advisors. The data analysis was performed using SPSS. Results showed that three components which are training courses to suit the needs of rural working women, working with other organizations and institutions with funds to carry out educational activities, adoption and the necessary funding from official organizations by the micro-credit Fund for Training courses are shown as the most important factors influencing the development of education-extension activities.

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### Introduction:

In Asian and African countries, women produce and prepare more than 80% of the food.

In these regions and other regions of the world, women are denied of ownership or inheritance of the lands which they use; they have less access to land, credit, seeds, tools, training, technology and education as basic human rights (Johnston, 2006). This shows that deprivation in developing countries affects women more than men. Since rural women are a disadvantaged groups who are forgotten, they require special attention; to support the underprivileged class in many countries, various projects have been implemented such as micro-credit facilities that is paid to them (Linfeld and Knudsen, 2000).

The implication of micro-credit, which has thirty years of experience in the world, is to eliminate poverty and deprivation, provide small loans to low-income groups and to provide needed skills and technology for them (Rahmani Andbyly, 1380). Micro-credit includes the provision of appropriate financial services and is in the levels of poor households who do not have access to financial services augmented by conventional financial institutions (Mathison, 2003). The main features of micro-credit are: rapid and easy gaining no need to use expensive bail and no attention to profitability and credit services. (Rukn al-Din and honorary fellow, 1385).

Douglas considers micro-credit as part of the cycle of rural development with rural credit and agricultural credit with commonalities (Figure 1) and are paid through credit and financial institutions such as banks, credit unions, local , cooperative and ... (Douglas, 2003).

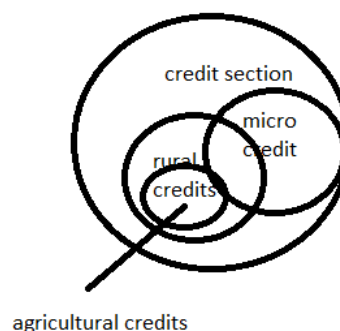


Figure 1), the position of micro-credit in the credit system

A way of escaping the trap of micro-credit intermediaries is an increase in participation and access to equal opportunities. These credits are an efficient method for empowerment, especially empowerment of

rural women, who have less access to credit sources (Seibel, 2001).

The United Nations Development Program is aimed at developing micro-credit income-generating opportunities for women, to promote investment in agricultural activities and to help farmers knowing their repayment obligations (UNDP, 1998)

ESCAP also considers the purpose of granting credit to farmers and villagers as being poverty alleviation, agricultural extension and education, employment and income generation, social development; increased self-reliance and preservation of their self-esteem (ESCAP, 1994).

According to the historical record, it is close to three decades that microfinance has become one of economic development tools and methods used for the lower strata and has become widespread in most of the countries. So that the World Bank has published a publication named "microfinance revolution". Examples of The experiences made in the field of micro-credit are founding the Grameen Bank in Bangladesh villages, and the global movement of village banks in 1976.

Nowadays, many researches about how micro-credit fund have impacted the lives of rural people have been performed. But perhaps we can find little research that directly examines the factors influencing the amount of education-extension activity - Promoting rural women's micro-credit fund. Tbrayy and Hassan Nejad (1388) research results concerning the factors influencing the adoption of the extension programs have shown that Increasing farmer age, number of children, the village of residence and employment in non-agricultural activities significantly reduces the possibility of extension programs being accepted; and variables such as having children with higher education, history of agricultural activity in wheat production, ownership of land under wheat cultivation, and the use of modern information technologies have a significant positive relationship with the probability of acceptance of the extension-education program among farmers.

Malek Mohammadi and Hossein Nia (1379 investigated the motivational factors influencing women's participation in extension programs, The findings of this study show that the most important dependent variable factors (motivation to participate) were Number of girl children, income, the amount of radio and television programs to promote attitudes, teacher attitudes, history of participation in voluntary activities, the satisfaction of the rural environment, and satisfaction with promotional programs.

Ali Beigi and Amryan (1388) in their study, considered variables such as educational level, husband's education level, age, contact with the promoters, increased production and income, and satisfaction from the training program as being influential factors in women's participation in educational- extension activities.

## Materials and Methods

This research is considered scientific study in terms of objectives and considered highly-communicative in terms of controlled variable, and the research methodology is after-the-event type, In terms of data collection is the type of field research.

The main objective was investigating the factors influencing the amount of training activities of micro credit fund for rural women in the province of Semnan. Dependent variable of this research was education-extension activities provided by micro credit Fund for rural women. And for its assessment, eight components extracted from previous studies, was used. The women were asked their opinions about the amount of demonstration available for each of the activities (components) that they are a member of, in the form of Likert, determined by very low (1) to very high (5). The total amount of the 8 components of education-extension activities was calculated by the micro-credit fund.

Also independent variables such as Marital status (nominal), age (distance), education (ordinal), occupation (nominal), the amount of monthly income (distance), a history of credit in the Fund (the distance), parity (the a), membership in the social Drnhadhay (nominal), the amount of cash credit loan (space), consumption loans (nominal), frequency of participation in training - extension (distance), assessment of the number of women education - Promoting held (sequential), Guyana on the assessment of the quality of training - extension event (sequential), offerings of training courses - Extension to other organs (nominal), Rural women's micro-credit funds in cooperation with other organizations (nominal), the members of credit to fund educational activities, and member satisfaction were among the presented activities by the micro-credit funds.

To assess members' satisfaction and points of views, the 9<sup>th</sup> and 10<sup>th</sup> components of the previous research were respectively used. The study population included all women members of rural micro-credit funds in the province that their number is about 1467 people. Cochran formula based on the sample size was estimated at about 218.

The sampling was conducted in three stages, first a number of credit funds were selected among the total number of credit funds of Semnan province, in the second stage using a stratified sampling method, in accordance with the percentage of fund members from the statistical community % Of each Fund of the sample (sample size) was determined, and then in the third step of the funds, specified samples were selected randomly.

In this research a survey questionnaire was used to collect data. And data assessment was carried out with Cronbach's alpha values higher than 70/0. And its validity was confirmed by the faculty advisors. Data

analysis using SPSS software was conducted in two parts of descriptive and inferential analysis.

## Results

### 1) characteristic of the subjects (descriptive statistics)

The results of this study showed that Many of them (81.2 percent) had received loans from the credit fund and the remainder (18.8 percent) had not yet received the loan. Of women who had received loans until this study (177 patients), the majority (74.6 percent) used their loans for non-productive activities and only 25.4% of women had used it for production activities. Women members of this funds on average had only participated 1.04 time in training – extension. Among women who had participated at least once during this period (127 people), only 27.5% of members participated in training had suggested ‘extension’ to other members. According to the majority of respondents (74.3%) of women of micro-credit fund have not worked with other organizations.

A summary of the results of the Descriptive statistics related to other variables is presented Table (1).

Table 1 :dependent variables relating to the respondents personal Characteristics

Variable(unit)	minimum	average	maximum
Age(in years)	18	3 .53	71
Children(persons)	0	3.31	9
Monthly income(RIs)	0	477.064	5.000.000
Loan received from Fund(RIs)	1.000.000	9.689. 65	30.000.00
Number of times participated in educational-extension activities	1	01.04	5
Women's assessment of the number of training courses - held in extension	.1 Very low	.17	5 Very high

### 2) prioritizing of the components affecting the development of educational - extension activities in the respondents view:

In this section, to determine the factors that influences the prioritization of development of training - extension activities in the point of view of the respondents, 13 components were given to the respondents and they were asked their views about the importance of each component on the development of training activities; the results were in the form of Likert type, from very low (1) to quite a lot (5) to express. Then prioritize was obtained regarding the change coefficient (cv).

Table (2), components of effective prioritization of development activities (training – extension) in the views of respondents:

Factors affecting the development of extension education activities	Standard deviation	Average(mean)	change coefficient(cv)	priority
Training courses to suit the business needs of rural women	6 9.0	57.4	138.0	1
Working with other organizations and institutions with funds to carry out educational activities - extension	65 .0	3 .4	145.0	
Approval and the determination of funding from official organizations to hold training courses on micro-credit	650.0	11.4	158.0	3
free training courses for members	677.0	.4	160.0	4
Allocated loans by the Fund for courses	773.0	6.4	181.0	5
Fund Authorities use of other fund of experiences in organizing training courses	869.0	54.3	45.0	6
Using all channels of communication extension to encourage rural women to participate in this training	838.0	18.3	64.0	7
Training courses that suits the literacy level and knowledge of rural women	885.0	34.3	65.0	8
Organizers have a positive attitude to the efficiency and effectiveness of training courses	773.0	87. .	69.0	9
Using posters, educational and promotional publications related to rural women's entrepreneurship	6 4.0	49.1	419.0	10
Planning training courses for rural women who have free time	895.0	90.1	471.0	11
Timely and sufficient information for members to attend training courses - extension	15 .1	11. .	546.0	1 .
Granting the relevant documents to the participants in this training	149.1	01. .	57 .0	13

Scale: low (1), very low (2), medium (3), high (4), very high (5)

As it is shown in table 2, in the view point of respondents, three components which are training courses to suit the needs of rural working women, working with other organizations and institutions with funds to carry out educational activities, adoption and the necessary funding from official organizations by the micro-credit Fund for Training courses are shown as the most important factors influencing the development of education-extension activities.

Also the three components of granting the relevant documents to the participants in training, planning,

organizing training courses for rural women having free time and providing information in a timely and sufficient manner to members who attend training courses, were considered by the respondents, the least important component in the development of educational- extension activities.

### Conclusion

The survey results showed that factors affecting the development of extension-educational activities of micro credit fund in the province were categorized in five components. The extracted factors will be discussed in order of importance:

1. Fund support from government agencies  
First and third buoy in the prioritization factors were taken categorized as the second and third important variables. These results represent an important role in supporting government agencies from the fund.

Since these funds are formed with little capital and cannot have high financial capability, often lack sufficient resources to carry out educational activities and on the other hand, micro-credit fund can achieve its predetermined objectives if they do provide education - extension activities to their members. Therefore, it is essential to work through and with other organizations for providing support for such activities; otherwise, micro credit funds alone will not be able to provide educational activities with successful act.

2. Encourage members to participate in education- extension activities

Measures that can be taken on encouraging members to participate in educational activities and promoting the development of these activities are the buoy that have been included in this factor.

For example, the granting of the relevant documents to the participants in this training could encourage more members to participate more in the extension educational activities. Using qualified personnel and promoting quality of teachings in order to increase the quality of these courses can therefore be welcomed by most members of the training.

Also, because most members do not have a good financial situation free training for them can also be a factor in encouraging them to attend the educational activities. A Noteworthy

point is to increase the participation of members in educational activities with mandatory methodology, just like the Fund's loans to the members, may only increase participation in cross-sectional levels but cannot motivate and change their attitude towards training activities.

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