

Effective factors on rural women's employment¹ Molouk Gharibpanah, ² Azita Zamani^{1,2} Mahabad Branch, Islamic Azad University, Mahabad, Iran

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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. While, by looking at women's history of economic and social life, we can find that this great group, continuously have played basic role in forming economic condition of country. This great group consistent with men have had active role at areas of social-economic activities and always have had major part on economic production of society. Nowadays, supporting family supervisor women is adopted by universal society, as politic, economic a social concern and nearly all countries applied related approaches, and however these efforts have resulted in failure, in so many cases. 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.

[Molouk Gharibpanah, Azita Zamani. **Effective factors on rural women's employment.** Journal of American Science 2011;7(5):1033-1037]. (ISSN: 1545-1003). <http://www.americanscience.org>.

Keywords: Employment, rural women, economic participation.

1- Introduction:

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.

One of the other 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. (Najafi, 2007).

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.

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).

2- Experimental factors affecting women's employment

Based on theoretical and empirical studies, women in the labor market in terms of environmental, economic, social, cultural and political per country, depends on various factors that the most important factors can be briefly outlined as follows:

2-1 - economic development:

Women's participation in agricultural activities for is generally for families and receives no salary and has more self consumption aspects. But during the process of economic development outcomes below

can be achieved which affects on women's participation in the labor market: (Tansel, 2002, 8; Mammen and et al., 2000, 142)

A – In agriculture, production for self consumption reduces and instead of it production for the market increase and new technologies and methods developed for the market development that ultimately led to increased agricultural incomes. With increasing income, women's participation in the labor market reduced and women's access to job opportunities are limited. Because those who go outside of the agricultural sector compete to find jobs and generally in this competition on women are outnumbering men and women are deprived of access to such jobs.

B - In the non-agricultural sector, participation of women in employment in the oven come early development is weak for two major reasons:

B-1 - due to low literacy levels, inadequate skills and expertise out in low and lower productivity of women, most employers prefer to hire men.

B-2 - duplicate the role of women in the field of work and family, particularly in one hand women in industry and services will force to stay away for long periods of home environment and on the other hand home responsibilities such as keeping kids, cooking and other home affairs significantly, they should inevitably have more presence in home . This dichotomy, deny these groups in the labor market. But the obstacles and problems regarding lack of participation of women in the labor market while increasing revenue and developing countries are lesser and thus participation rate of women in the labor market has increased. Therefore we can say that in the early stages of development, women participation rate in the labor market decreased to a minimum reached and then by increasing the degree of development, the share of women in the labor market has increased (Amiri, 2000).

2-2 - Size of government:

The size of government can affect the employment of women Kavalkanty and colleagues study the effects of government spending on women's participation in the labor market. Their research results show that the causal relationship between government spending and labor market participation of women in there. In other words, by increasing the government spending, women's participation in the labor market increases and vice versa. (Cavalcanti and et al, 2004)

2-3 - Distribution of household income and expenditure:

If the income distribution is worse in the country, women are forced to pay for household economic activities and therefore their employment rate increases. On the other hand, the financial position of households is effective on female employment in the

labor market. Zareen and colleagues in their paper study the participation of women in Pakistan and show that the financial position of households, women's age, education and marital status on women's participation rate has positive effect. . (Zareen & et al., 2002; Del Boca & et al., 2000)

2-4 – Unemployment rate:

Any national unemployment rate increased due to reduced job opportunities for women, incentives per job is lower among women and therefore the share of women in employment decreases (Hashemi, 2000).

2-5 - government policies:

Government policies in the field of monetary, fiscal, foreign exchange and the direct and indirect traders affect in the share of women employment. Effect of each policy may be positive or negative. Also, Del Boca and colleagues in their paper show that various tax policies and administration of public policies affect on women's participation in the labor market. (Del Boca and et al., 2002)

2-6 - Number of children and fertility rate:

Fertility rates and increased number of children will be increased women responsibilities and thus negatively related to women's share of employment. Mincer (Mincer, 1995) studies the relationship between women's paid work hours and participation. His results show that household income effects on demand for women's work and, consequently, women's employment inversely is depending on wealth criteria. Moreover, he concluded that the number of children is effective on women's decisions for work offered.

2-7 - family environmental conditions and social and cultural factors:

According to The time allocation theory, participation or non participation of women in the outdoors, depends on the common surname utility function and family decisions also affect on the share of women employed outside the home. Moreover, social and cultural factors and traditions in each country affect on participation rate of women in the labor market.

Shah (1995) studied the Effect of social and economic variables on participation rate of women in the labor market in Pakistan. His results show that the women's participation is inverse with number of children and the type of family relationship.

2-8 - knowledge:

If the knowledge of women increase, their accessibility to the industrial and service sector jobs will increase and a there is a positive relationship between knowledge and participation rates of women in the labor market. (Sultana & et al., 1999).

2-9 - marital status:

women marriage and the general responsibility of the family cause to decrease their labor market

participation rate and in contrast, the divorced or single people, have higher the labor market participation rate because they have enough time to work outdoors and need financing to fund its life. (Aly and et al., 2000)

Conclusion:

Macroeconomic view of employment of different aspects such as creating income, production and entrepreneurship, science and technology development, etc. is important, and gives the dignity, status and social position and a sense of confidence from the social viewpoint of man. Working and use of inherent forces, skills and knowledge and personal management to begin to work and to accomplish the activity, are not specific to particular groups. Around the world and in Iran, female employment, especially in rural area (which is a manifestation of participation) is not raised the issue of unemployment. Matter is the work with no reward. Because all the unpaid work is done that by women at home such as cleaning, laundry, nursery and social affairs, agriculture and livestock work and... has come to account as non-economic work. While the visible part of economic can't continue to exist without goods and services of this invisible section of the economy.

Goetz 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 affects 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 affects 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.

- establishing and reinforcing through supporting without ant direct government involvement
 - evaluating and constant modifying of financial management mechanisms
 - improving organization effectiveness
 - establishing constant relation and interaction with similar and equal systems.
 - establishing local , regional and national networks
 - establishing support and cover systems in order to decrease risk
 - establishing balance and interaction with financial systems greater decision making include: capital market (local, regional, national) and governmental.
- also following suggestions have been offered:
- helping to marketing and establishing many exhibitions for member's productions, credit programs, guiding and training them in line with group and workshop activity, can assist them on economic empowerment.
 - since women have pointed to education deficiency as major barrier for empowering them , thus educating rural women at the field of exploiting different credits and channels of receiving credits , and also various educations

, is so that lead to enabling them , that contain considerable importance.

- 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 .
- it is suggested that vast and exact programming happens at following fields:
 - a- extending insurance, facilities for amenities
 - b- educating women about awareness of their own individual and social rights
 - c- persuading rural women about importance of participating at cooperatives and other educational institutes
 - d- educating women about job management and income management

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5/5/2011