

INVESTIGATING THE SOLUTIONS OF EMPOWERING OF WOMEN AGAINST POVERTY

INVESTIGANDO AS SOLUÇÕES DE EMPODERAMENTO DAS MULHERES CONTRA A POBREZA

Masumeh Papinejad¹Shahla Bagheri²Shahrbanu Papinejad³**Abstract**

The poverty of women and the amount of their mastery over the economic sources, have been the center of a lot of negotiations and discussions and the wary of joining some of the women to the group of "poorest poor" and their frustration of the advantages of development after second world war have led to proposing different approaches for helping them. One of the approaches is empowering the women. The documentary methodology and analysis of studies are used for doing the research about this topic. In fact, the present research is from descriptive-analytical approach researches in terms of gathering the data. In this way, first some study cases about empowering the women is investigated in this research, then required definitions are provided about some concepts like poverty, empowering, and women empowerment and the theory of women empowerment is discussed. In following, it is purposed to the importance of empowering the women against the poverty be investigated with an analytical approach and finally, after analytical review of approaches and strategies of women empowerment which are used in different countries and societies, the five main approaches in this field got investigated. These approaches are information and computing technology (ICT), microfinance, manufacturing cooperatives, Suitable social capital and human development. It is indicated analytically that the success of each of these approaches depends on paying attention to others.

Keywords: Women; Women's empowerment; solution; Poverty.

Resumo

¹ M.sc. Of women studies. E-mail: mapapinejad@gmail.com

² PhD in Political Sociology- Associate Professor of Kharazmi University. E-mail: sbagheri@khu.ac.ir

³ Ph.D. student of sociology-Islamic Azad University•Center Branch-Tehran-Iran, E-mail: sh_papynzhad@yahoo.com

A pobreza das mulheres e a quantidade de seu domínio sobre as fontes econômicas têm sido o centro de muitas negociações e discussões e o cuidado de unir algumas das mulheres ao grupo de "pobres mais pobres" e sua frustração das vantagens de desenvolvimento após a Segunda Guerra Mundial levou a se propor diferentes abordagens para ajudá-las. Uma das abordagens é capacitar as mulheres. A metodologia documental e a análise de estudos são utilizadas para a pesquisa sobre o tema. De fato, a presente pesquisa adota abordagem descritivo-analítica em termos de coleta de dados. Desta forma, primeiro alguns casos de estudo sobre o empoderamento das mulheres são investigados nesta pesquisa, então são necessárias definições sobre alguns conceitos como pobreza, empoderamento e empoderamento das mulheres e a teoria do empoderamento das mulheres é discutida. A seguir, pretende-se investigar a importância do empoderamento das mulheres contra a pobreza com uma abordagem analítica e, finalmente, após a análise analítica das abordagens e estratégias de empoderamento das mulheres que são usadas em diferentes países e sociedades, as cinco principais abordagens do campo foram investigadas. Essas abordagens são tecnologia da informação e computação (TIC), microfinanças, cooperativas de manufatura, capital social adequado e desenvolvimento humano. É indicado analiticamente que o sucesso de cada uma dessas abordagens depende da compreensão global de todos os campos.

Palavras-chave: Mulheres; Empoderamento feminino; Solução; Pobreza.

INTRODUCTION AND PROBLEM STATEMENT

The poverty is a bitter fact of social life which affects the current of development and social excellence and it has somehow complicated meaning. This concept, overall, points to availability of accessing to the least standards of life and different types of economic, and psychosocial deprivation among the non-owned persons who has no access to and mastery over adequate profits. Therefore, for investigating its' different dimensions, different indexes are considered (Ullah and Routray, 2007). However, the poverty is the most tangible aspect of this concept. In the field of reasons and causes of creation of poverty a set of variety of factors and variables are affective. The plurality and multiplicity of these factors and mutual connection between them lead to forming a multidimensional process called poverty cycle (Azimi, 2008); the phenomenon which occurs as a result of multiple deprivation of people (Curtis, 2006) who cannot access to enough sources for providing or maintaining a level of individual or collective life or cannot own or control them for meeting the needs (Nejati Ajipishe, 2008). These needs may be related to supplying the material sources like food, shelter, water, and sewage disposal system or social resources like education, accessing to information or hygiene cares (Ebrahim, 2008). This condition leads to choosing a clear and unique approach for opposing the poverty be difficult; specially, by the time, the intended target groups are social groups like ethnic or gender minorities. Among these minorities who usually possess less material advantages of society, the women as half of the population of society were the center of attention of different studies. The way of ownership of assets by women and their mastery over economic resources were the center of negotiations and a lot of discussions. By attention to new social norms there is no balance between the job and family responsibility of women. Even now there are some signs of meaningful gender gap in rural places. The low income families and some of ethnic groups are more involved in this gap (Coalition for adolescent girls, 2013). Between these ethnic groups the women are from the least possessing strata of society.

The studies show that women are exposed to poverty and gender segregation more than men (Safavi et al. 2014). The cause of this problem is that the women do not have capability and enough facilities for being mighty and decrease the poverty. Existence of obstacles and limitations on the way of evolution of economic and social base of women, because of cultural and legal factors, has led to every kind of efforts for removing the poverty face to problem. Moreover, the women are deprived of abilities and facilities for decreasing the poverty. This situation led to paying attention to the balance of distribution of developmental benefits for all segments of society little by little, after different developmental approaches

after Second World War. Women were one of these key segments. In this way, concern of the join of a group of women to "poorest poor" group has contributed to expression of variety of approaches like empowering the women. In a way that United Nations has announced the empowering of women as one of the key goals of third millennium extensively (Abdul Rashid Khan and Zeynab Bibi, 2011). In the strategies of poverty alleviation, women are one of the target groups. Women citizens' empowerment means that they must achieve to a level of individual development to be able to choose based on their wills (Shadi Talab, 2002).

In the current world, reaching to development goals is impossible without using huge store of half of the structure of society meaning the women. In other word, one of the indexes of national economy and social development renewing is women's participation and the way they play their role in economic structures. However, in different society because of different cultural, social, and economic reasons, there is not appropriate and acceptable balance between the fair participation of women in development and outbreak of their creativity and potentials (Austrian, K, 2012). When a country want to overcome to obstacles related to poverty and development the topic of women empowerment and their participation is considered as a required step for being in the way of human development and management of potentials, the development goals of millennium and valid worldwide goals (Bandiera et al, 2012). However, the quality and quantity of empowering them and participation in different societies may have variety of problems. This situation has led to cultural, social, and geographical requirements and factors of the society in which women are living be important in using the strategies of women empowerment.

Nevertheless, the quality and the way of women empowerment is one of the important issues in a society's development. Therefore, in present research we try to investigate convenient approaches for women empowerment against the poverty and considering different studies and conceptually connecting they together make required conceptual frame.

RESEARCH BACKGROUND

In the field of women economic empowerment different researches are done. In this research generally the cases and approaches are investigated as independent variables and the concept of empowering itself is considered as dependent variable. For example, Golipoor and Rahimian (2009) in a research with the title of "the relationship economic, cultural, and educational factors with head of household women empowerment" for investigating their topic

considered the education, skill learning, self-employment plans, loans and non-cash contributions as independent variables and empowering as dependent variable. Their methodology was surveying. The result of their research shows that there are correlation between un-dependent variables and empowering also between independent variables. The findings showed that "education" and "self-employment plans" lead to rise of power feeling in head of household women. In another research, Safavi et al, (2014) have investigated the economic empowerment of young women and girls in African, Latin America, and Caribbean Sea Region countries. They presented seven strategies in their research including providing financial, employment, and life skill services and social supports in Africa and strategies of gender equality model, women empowerment in agriculture domain, increase of women income, activating labor market in South America and Caribbean Sea with systematic review of resources. They concluded in their research that using variety of strategies considering the different cultural, social, and geographical requirements and factors increase the probability of success of women empowerment plans (Safavi et al. 2014). In other research, Navabakhsh et al (2014) evaluated the factors which affect the economic empowerment (case study of vulnerable women in Tehran). The results of their research showed that employment, cost and income balancing, saving, and entrepreneurship play decisive role in continuity and sustainability of economic empowerment of women. Moreover, some of effective factors in growth of empowerment are: multi-relative life together, being family oriented, social capital, cooperation, social correlation, and supporting each other. In fact, the results of their research indicated that two education and employment factors are from the most important factors which affect vulnerable women empowerment (Navabakhsh et al, 2014). Myoux (2005) has investigated the effect of microfinances on women empowerment in his research. In his point of view, equal access of women to microfinances is the result of paying attention to human right and small- loan plans has many effect on women empowerment (Mayoux, 2005). Khalvati (2006) in a research investigated the amount of power of household women and the factors affecting it in Shiraz. The results of his research showed that the amount of power of household women is low. The test of hypothesis claimed that there is the most correlation between psychological capital, access, participation and control in domain of government and society which were from the independent variables of this research and the amount of household women empowerment. The results of multivariable regression analysis showed that some factors like self- esteem, efficacy, ability of expressing the wishes, interests, and fulfill them even by the time that custom and society do not accept them and challenging the existing

condition, awareness of disability factors and opposing them as a group, ability of making decision in important and strategic domains of life, access to the financial sources, participation in social and political domains, are the main determinants of the amount of capability of household women in Iran (Khalvati, 2006). In form of following table independent variables affecting women empowerment are shown briefly.

Table 1: independent variables affecting women empowerment in related studies in this domain

| depen dent variable | Independent variable |
|------------------------|---|
| Women empowerment | Education and skill learning, self-employment plans, loan and non-cash helps, employment and life skills and social support, gender equality model, women empowerment in agriculture domain, increase of women income, activating employment market of women, balancing income and cost, saving and entrepreneurship, family orientation, social capital, cooperation, social correlation and supporting each other, microfinances, human right, psychological capital, access, participation and control in domain of government and society, self-esteem, efficacy, ability of expressing the wishes, interests and fulfilling them, challenging existing situation, being aware of disability factors and opposing them in a group form, ability of making decisions in important and strategic domains of life, access to financial resources, taking part in social and political domains. |

Resources: research findings

In this way it can be seen that in previous researches generally by quantitative approach of research the correlation between special variables as factors of women empowerment and women empowerment (as dependent variable) is studied. In present research it has been tried to investigate the importance of approaches of women empowerment against poverty by analytical approach.

CONCEPTUAL LITERATURE OF RESEARCH

Different researchers have provided different definitions for some concepts like poverty, empowering and women empowerment and they have created special indexes to make them objective. Poverty points to no access or limited access of individuals of society to least requirements of life and the things that human survival and life face to destruction risk without them. Principally, social intellectuals have found two definition of poverty: 1) first type, is absolute poverty or subsistent poverty. The meaning of this poverty is deprivation and disability of community members in accessing to basic needs like food, clothes, home, and this kind of needs. 2) Second type of poverty is relative poverty. Based on this definition, families

and persons are poor who seriously have less income than average families or individuals of community or have such feeling through the time. Variety of definition have provided for empowerment too. In related literature, for defining this concept a wide range of concepts is pointed like right to choose, having control over and access to sources, more independent and self-confident feeling, and so on. Ugbomeh considers the empowerment as "more access of women to resources and having control over their life which leads to more independence and self-confident in them. This process contributes to increase of self-esteem in women; meaning that it leads to improvement of the image that women see about themselves (Ugbomeh, 2001, 239). Forrest also defines the empowering as challenging the traditional relations of power between woman and man and a struggle for power and resources redistribution in order to help to poor people (Farrest, 1999, 101). In fact, empowering means that people must reach to a level of individual development to give them possibility of choose based on their wishes. In this aspect, empowerment is the change of inner believes of individuals (Assad, M and Bruce, J, 1997). It gets clear by reviewing the definitions that empowerment contain three common elements or concept in form of definitions and concepts: 1) the first element is "resources" which includes some variables such as education and employment and as Kabir said (2002) it is accounted as factors which make the empowerment faster. 2) The second element is "agency". The agency of women points to this topic that the women must not only be considered as recipients of services but the women themselves should be considered as main players in process of change especially in formulating important choices of life and controlling the resources and decisions which have important effect on their life. This element defines the importance of bottom to top discourse about the up to down approach (Malhatva, 2002, 7). 3) The third element is "Achievements or Results and Consequences" which is created because of empowering process. Achievements can include from satisfying main needs up to more complex achievements like being happy, having self-esteem, participation in social and political life, and so on (Sen, 1999). By attention to definitions and properties of empowerment, principally, the empowerment is accounted as a process. Meaning that it is the definition of improvement from one situation (gender inequality) to other situation (gender equality) (Malhatva, 2002, 7). This process contains from individual level (mental feeling and objective ability to do things) and includes up to social (ability of taking part in group and collective activities), political (controlling political decisions), economic (the ability of controlling economic decision makings), institutional (challenging the institutions and existing unequal structures). Therefore empowerment of women points to the process in which women get aware of their

needs and inner wills, reinforce the braveness of achieving the goal in them, and gain the required power for implementing their wills (Ketabi et al, 2003). Keller and Mbwewe (1991) define the women empowerment as a process by which "women get empowered for organizing themselves and increase their self-confidence and defense their right for independent choose and controlling the resources which lead to disappearing their descending position" (Malhatva, 2002, 5). In the website of National Association of Entrepreneur Women there are five main parts in definition of empowerments which are: 1) feeling of being valuable 2) ownership and making decision rights 3) right of accessing to opportunities and resources 4) the right of controlling their life inside and outside of the home, and 5) the power of influencing the current of social changes for creating fairer social economic system in national and global scope (www.nawe.ir). In this way, researchers and different institutions in field of these concepts have provided required definitions and indexes.

EMPOWERMENT THEORY

By seeing that the advantages of development in different societies especially in developing countries do not get distributed equally between social strata and groups, authorities of development try to present appropriate approaches for solving this problem. The approach of women empowerment is one of these approaches which is expressed in terms of theory. The empowerment theory emphasizes on this point that women not only should criticize and fight with existing inequalities but in different levels and simultaneously they should fight and criticize the inequality generation structures. Sara Lanke empowerment theory is important in frame of women empowerment theory. Her theory about women believes that women should pass five stages for being powerful: welfare, access, awareness, participation, and control. In the stage of "welfare", the material welfare (food and income) of women get investigated. In this stage of empowerment elimination of discrimination between women and men is considered. This stage is accounted as first stage of women empowerment: activities of women for advancement of their welfare in comparison with men make them engaged in empowerment process and upper stages of equality. In the stage of "access" women must access to production means (like field, job, and capital), income generator jobs, services, skillful training (which make it possible to be employed and produce), and their product and work. In this theory, "gender distances" is considered as less access of women to resources. This access includes the access to their works too. Here, equality means that women have equal access

right based on equality principles and that women have equal right in access to resources in family scope also in bigger scale in system of country. In the "awareness" stage, women should distinguish that their problems is not due to their personal problems but it is oriented from gender role relating to culture and consequently is changeable. Awareness in this concept means believing to equality. In fact, this stage of women empowerment includes this case that how do women understand the concept of development process in level of structural inequality? Over all, this stage guarantee the distinguishing gender and sexual roles and this case that gender roles are dependent to culture and they are changeable. In the stage of "participation", women take part in all of the programs relating to themselves and their participation should be proportional to their number in society. The equality of participation needs to increase of mobilize of women to increase their presence in society. Such an increase of presence can be as empowerment and a potential factor of participation toward increase of level of empowerment. 5) Equality in "control" means power balance between women and men. In fact, process of power generation, is empowering the women for equal participation of them in development process for controlling production factors in equal position with men. In fact, the stage of control means that women not be in subordinate position and be able to direct and conduct the results of their power implementing and participation and social presence in a way that they want and like (Langeh, 1993: 32-18). Over all, Langeh considers the gaining the essential resources by women for being sure of welfare as the lowest level of empowerment and the control of resources in all of social or economic areas as the highest level of empowerment (Golipoor and Rahimian, 2009: 17). The theory of empowerment has provided appropriate theoretical base for implementing the practical strategies for empowering the women.

The theory of empowerment wants to empower women not in the sense of superiority of a person to other person but in the sense of increase of their power for self-reliance and extending their right to choice in life (Ketabi et al, 2003).

Basically, in empowerment theory, the topic of empowerment is viewed through three communicational, motivational, and cognitive approaches: 1) "communicational approach" is defined as up to down process and shows the power of person in communication with others (Spritzer, 1996). Based on this attitude, the empowerment is a process by which a leader or manager tries to divide his or her power between subordinates (Conger and Kannungo, 1998). 2) "Motivational approach" has formed based on motivation theory of McClland (McClland, 1975). McClland considers the need for success as most basic need and considers the

participation in seeking for success as a motivational factor which is underlie of empowerment. Each strategy which leads to the right of determining the job activities (self-decision making) and self-esteem (self-efficacy, self-sufficiency, and perfection) of individuals will contribute to their power. In fact, in motivational approach, the purpose is empowerment and improving the self-esteem (Conger and Kannungo, 1998). 3) "Cognitive approach" defines the empowerment more extensively as an inner motivation state in relation with job which includes four inner feelings: meaningfulness, competency, effectiveness, right of choice (Golipoor and Rahimian, 2009: 2).

RESEARCH METHODOLOGY

The main issue of present research is investigating the approaches of empowerment of women against the poverty. For doing research about this topic documentary methodology and analysis of previous studies is used. In fact, the present research is descriptive analytic research type in terms of the way of gathering the information. The writer has tried to answer the main problem of research meaning that the effective approaches for women empowerment against the poverty by documentary study and analysis of accessible researches about economic empowerment of women. The present research is done by analysis of related, valid, and accessible studies. The approach of present research is developmental approach (development sociology).

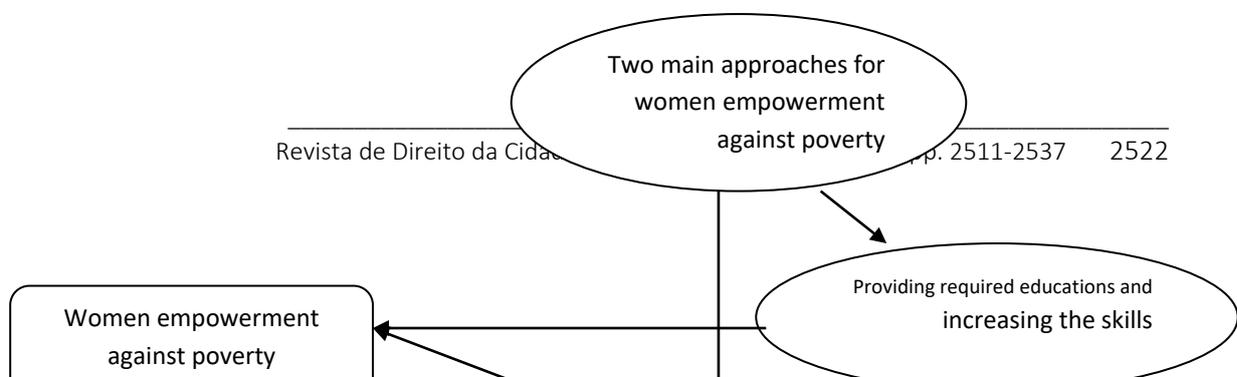
THE APPROACHES OF EMPOWERMENT AGAINST THE POVERTY

When a country wants to overcome to obstacles related to poverty and development, the topic of empowerment and participation of women is a required step for being in the way of human development and managing the potentials, development goals of millennium, and worldwide valid goals (Bandiera et al, 2012). Empowerment makes it possible for women to understand their abilities in all angles of their life. Empowerment of women is in order to their participation in social arenas, therefore, paying attention to approaches of strengthening and development of women's empowerment is in their favor and helps to economy of family. Overall, expressing and understanding the demands in one hand and trying to gain the control and retain the authority in the life of women themselves in other hand in different economic, political, cultural, and social dimensions are considered as axes of women empowerment.

Economic empowerment is as multidimensional and interconnected process of changes in power relationships which can improve the women's psychology, health and hygiene of women and their families, and women's social-cultural components and control of women over resources by extending the choices of individuals in their life (Amin, et al, 1998, PP 185-200). In the same way, "empowerment of women is a process through which women will be able to increase their self-reliance, gain the independent right for choice, organize themselves, and control the resources. This set will help them to decrease the poverty, remove being subcategory, and institutional evolutions" (Ashburn, k and Warner, A 2010).

Two main events have been important in the literature related to gender and development about the topic of women empowerment. The first event is related to evolution in traditional definition of poverty. This case that poverty especially women poverty only is not limited to income but include qualitative dimensions such as abilities, confidence, power, social acceptance and ... lead to expressing several approaches emphasizing on essential needs up to accessing to equal legal situation in all of the cases and dimensions of life specially strategic needs (Shaditalab et al, 2005, 231). The second event is related to experiences of development decades especially performing the development plans related to women and providing services by governments in the late 1980s which in opinion of a large group of theorists it have led to women be marginal. This evolutions and experiences lead to forming the different view about use of women empowerment concept which generally is appeared in two categories: 1) the first category considers it to be related with structural topics like human right and democratic society and equal opportunities in more extent level. 2) The second category considers it limited to taking part in decision making and accessing to production resources and generally pay attention to practical needs. This view that considers the overcoming to women powerlessness conditional to improving the situation of women by providing services for satisfying this practical needs and their access to hygiene and educational services and crucial resources; is criticized by first group. In their opinion descending the women empowerment topic to special and limited topics is against the existing challenges in women being subcategory. Even if in one dimension an improvement is seen it does not mean the empowerment of women. Therefore, in opinion of critics every approach of women empowerment must make these concerns (human rights, democratic society, and equal opportunities) center of its attention (Shaditalab et al, 2005, 230). For this reason, every effort and approach about poverty alleviation of women must be comprehensive and be based on the correcting the views and discriminatory behaviors and self-reliance of women.

In the same way, "women empowerment is a process through which women can increase their self-reliance, gain independent right for choice, organize themselves, and control the resources. This set helps them to decrease the poverty, remove being subcategory, and for final evolutions" (Ashburn, k and warner, A 2010). Economic empowerment of women gets done with purpose of creating stationary employment and increase of income of households and naturally decrease of their poverty; since the condition of employment in variety of aspects can affect poverty and its dimensions. Economic empowerment is defined as multidimensional and interconnected process "changes in power relationships" which can improve women's psychological, health and hygiene, social-cultural, and finally their control over resources components by extending the choices of individual (Amin, s et al, 1998, PP 185-200). Experiences of different countries have shown that empowerment is a way for guiding the women toward productive and income generating activities (Booz and Company, 2012). As it is mentioned in the beginning of present research, by attention to social, economic, cultural, and geographic necessities of each society the strategy and approach of women empowerment is different. For example, through a research about strategies and approaches of women's and young girls' empowerment in African countries, Latin America, and Caribbean Sea Region, the types of done interventions in these three continents got clear and distinguished. Based on the results of mentioned study, it got cleared that two main categories of interventions are done: 1) the first category is the interventions that are done over women and with the purpose of required educations and improvement of their experts. These interventions are done by approaches like absorbing women's support, educational counsels for women, reviewing the classes and held educational courses. 2) The second category of interventions which are known as interventions concentrated on financial system and loaning are in order to economic empowerment of women in terms of financial independency and investment. These interventions are done by approaches like giving small loans, giving small financial credits, persuasive loans, non-cash initial investment. Consequently, economic empowerment of women must be reviewed from two aspects. This case is shown in form of following figure.



Generally, the results of mentioned research shows that this interventions are done based on four defined strategies: 1) the strategy of gender equality model; 2) the strategy of empowerment of women in agriculture extent; 3) the strategy of increasing the income of women; and 4) the strategy of activating the employment market of women. In countries which the strategies proportionate to target group were not chosen in terms of age and characteristics of geographical zone like Zimbabwe, a few percent of individuals managed to payback the loans and because of not having sufficient management and lack of training in life skills, 16 to 19 years old youth got exposed to social injuries; since they have to commute to other areas because of necessity of trading and since they did not have enough skills in social communication they got exposed to injuries. In this way a low percentage about 6 percent manage to payback the loans. Generally, in projects which life skills about other cases like pregnancy health and rights have been considered in addition to small loans and financial helps the results were better (Safavi et al, 2014). This point is confirmed in other researches too.

To sum up and by attention to studies that have been done in terms of women empowerment against the poverty (economic empowerment), the practical approaches of women empowerment against the poverty can be categorized in some main approaches. The factors of performing these approaches include women themselves and their environment up to governments.

The poor women using communication and information technology

"Information and communication technology" is process of production, saving, processing, publishing, access, transfer, and exchange by telecommunication capacity and media like radio, TV, and techniques like computer, and phone call which using them make it possible to establish justice of being accessible and public use of information resources and ability to interact with other groups (Mathur and Ambani, 2005). Different studies have shown that this technology leads to individuals power and creating the opportunities of learning and income by providing the information and knowledge and increase the decision making power of individuals and it is a factor for overcoming to time and locative limitations (United Nations, 2004). Therefore, the information and communication technology can create new opportunities for economic, social, and political empowerment of women and improvement of quality of life indexes in addition to possibility of more and faster access to information resources. Relating to this, "digital gender gap" is expressed as side effect of information gap. Meaning of digital gender gap is distance between men and women in accessing to information and communication technologies, low number of girls and women in educational coursed related to information and communication technology, and lack of number of women in decision making institutions related to mentioned technologies. The most important reason of creation of digital gender gap is lack of gender guidance in policies and plans of government in both macro and micro levels (Zahedi, 2005: 52).

The society in which quality of life, extension of social transformation and economic development are dependent on information and using it increasingly; or in other word, the information play essential role in all of the life affaires, is called "information society" (Sarлак and Farati, 2009: 6). Information society shows a mixture of opportunities and threats to humankind. This is the important point that intensification of "knowledge and information gap" in a society draws a dark economic and social perspective in front of its members. Information and communication resources and channels create new opportunities for empowerment in economic and social dimensions. Explicit and implicit access to information about the prices and rate of exchanges can change the relationships between poor producers and dealers. Setting the communication by phone and internet can bring the voice of the most marginal and poorest layers of society such as rural women to ear of government. In fact, it can be said that "information and communication resources and channels is a way for empowerment of poor layers of society including women" (Cecchini and Shah, 2002). In summary, case studies in many of countries have shown that using the information technology is a powerful tool for and precondition of economic empowerment of women in remote areas (Prasad and Sreedevi,

2007). It is natural that access to this tool depends on government plan and in relationship with other tools and approaches.

The effect of micro financial efforts for poor women

Access to "microfinances" like grant loans or low interest loans for employment of women or other income generation plans lead to creation of important changes in life of poor women. These facilities contribute to "increase of life standards of women themselves and their families and more investment on their health and education of their children" (Golipoor and Rahimian, 2009: 16). World Bank considers the microfinance as a process through which poor families get the credits in a specific time period and by paying back in long term and by using social bonds (World Bank, 2006). Definition of microfinances is based on several components. Based on "Receipt rate", the microfinances are the finances which are low. In some cases a few dollars small loans and in some other cases a few thousand dollars are called microfinances (EC, 2003). In terms of the way of using the finances, it is the finance which is used for decrease of poverty or establishing small businesses and generally self-employment. In terms of "payment conditions" it is the finance that easily is accessible, its conditions are flexible and its contract can be set considering the local conditions and simply (Bakhtirari, 2010).

Microfinance is a powerful tool for decreasing the poverty. This tool includes providing finance services of poor and low income people especially women who their economic condition has led to elimination of them from formal financing systems. Access to services such as finance, risky investments, saving, insurance, and remittance in micro level has managed to lead to participation of poor people who have very limited financing tools. Many of studies about the poverty have indicated that elimination of poor peoples (especially poor women who generally are household administrator too) from the financing system contributes to their disability in participation in development process. Microfinance in fact can provide the opportunity of participation and decision making about life and power of effectiveness on their around environment meaning that lead to empowerment of women by increase of assets and abilities of participated women (Alaaldini and Jalali Musavi, 2010).

Access of women to microfinances contributes to increase of their income, access to information networks and market, improvement of the position of women in family economic participation, increase of their participation in decision making about costs of family, and improvement of public view about the role of women in family and society (Rahmani et al,

2008). In other word, giving finances and other financial resources to women lead to earning the financial power and economic participation of them in society and family, in a way that these conditions play considerable role in empowerment of women (Myoux, 1998).

In general, there are two different views about the role of microfinances in women empowerment. 1) In first view, many of pundits believe that providing the microfinances for poor women leads to social balance. Fans of this view believe that microfinances not only lead to improvement of social and economic conditions but improve the gender relationships in society. 2) The fans of second view believe that microfinances have negligible impact on economic and social relationships and therefore access to microfinances only can be an effective tool for entering the women to way of being powerful (same resources). In both conditions, microfinances have considerable effects in process of women empowerment.

Between third world countries in terms of microfinances and women empowerment, Bangladesh as the leading country in form of "Grameen Bank" has managed to increase the level of the income of women by giving microfinances to poor people especially women (Rasool F, 2002: 370). Moreover, "Amanah Ikhtiar Bank" has been established with the purpose of providing the finance facilities two poor people and creating the self-reliance in rural people especially head of household women (the same resource). In Malaysia before implementing the poverty eradication plans, poverty was more extended in rural areas than urban areas; but as a result of implementing the new economic plans in this country through the 1985 to 1995 years the amount of poor population decreased from 45% to 15%. This is somehow related to performance of microfinances providing institutions (Hoseinzadeh and Ghavidel, 2005: 150).

Over all, microfinances services can be seen in frame of activities of different institutions like cooperatives, NGOs and rural banks which from this point of view the mentioned institutions are considered as microfinance institutions.

The effect of production cooperatives in women empowerment

Creation of organization for women is appropriate approach for economic and social improvement and growth, since organizations can be effective in improvement of economic condition of family, improvement in level of income, holding social justice, and increase of social participation of women in addition to production and distribution of goods and services. Nowadays, women organizations have variety of forms in terms of economy and socially, which are active officially or unofficially. From the most important of these organizations, the

cooperatives, microfinance Funds, local self-governing groups and home producer networks can be mentioned. In fact, the approach of cooperative is one of the best systematic people's participation mechanisms in economic and social activities and creates employment and permanent income for vulnerable and low income layers of society. This approach is very convenient for women empowerment, since a group of women are not able to establishing independent business and cannot reach to their economic and social goals because of multiple responsibilities and less access to some of resources (Shabanali Fami et al, 2008). In fact, cooperatives as one of forms of people organizations have several abilities for playing role in economic support of individuals and the special importance of them is in applying potential facilities of business, support of entrepreneurship, producing the wealth, and supplying welfare and social services, and over all, women empowerment. Many of experts of economic and social development of country emphasize on establishing the women cooperatives. They have paid attention to enforcement of women participation in country development process with cooperative mechanisms by emphasizing on the economic and social role and position of women (Gasemi, 2000; Shojai, 2001; Misi and Badsar, 2002). Therefore, Xuchu et al believe that establish of cooperative by limited resources mobilization, giving the finances, appropriate knowledge and technology to members in terms of new production and marketing methods can turn the women to successful entrepreneurs (Xuchu et al, 2011). It is not only the special characteristic of cooperative that they are created for giving economic profit to its members but one of the special aspects of cooperative is its dual nature which acts like trade in one hand and acts like social groups on the other hand and acts collectively (Froz, 2010). By attention to this characteristic of cooperative, this organization is useful for women in terms of economy and simultaneously is at the service of enforcement of social capital of them.

Access of poor women to appropriate social capital

Social capital gets created by the time social relationships of people and social networks get formed based on mutual reliance, continuous interaction and some norms for action. The main resources of social capital include family, association, and civil society. In this way, the ability of poor women in passing inappropriate condition of poverty and reaction to a great extent depends on their access to bonding social capital (for example relationships between themselves) and bridging social capital (for example relationships with groups who access to resources and power). Relating to bonding social capital it can be said that the family is the

most reliable resource of bonding social capital. By cooperation of all of the members of family, the flexible mechanisms of conversation and plan maximize the ability of family for overcoming to problems (Asian Development Bank, 2002). Family is in close relationship with community. Communities can be considered as potential resources of women empowerment because of repeated interactions that women have with their members. In addition to family and community, civil society is one resource of forming the social capital too. Civil society including official and unofficial institutions which out of government and market acts for improvement of different profits in society contains these cases: NGOs, social associations, labor unions, cooperatives, religious groups, professional associations, student institutions, media, and academic institutions. Naturally, in the communities that civil society is more powerful, needs and problems of women are more attended and they get resolved by collective wisdom. The importance of convenient social capital especially for head of household women is highlighted. In fact, limitation of women social relationships network and consequently their low access to social capital is one of main reasons of poverty of head of household women. This limitation sometimes is due to cutting the relationship with Ex-spouse relatives and sometimes is due to preferring being alone to relationship with others. The cultural results of getting divorced and in some cases being ashamed of the type of job leads to head of household women prevent having relationship with others. Of course, by attention to multiple roles and many responsibilities of them, they do not have extra time to spend for social relationships too (Golipoor and Rahimian, 2009: 10). Importance of appropriate social capital and implicit and explicit effect of it on economic success of women are shown in many researches.

Human capital development for poor women

The index of human development consists of different properties. Here the education and hygiene parts of this index and its effect on poor women empowerment are emphasized. The logic of this emphasizing is this point that women will experience convenient condition in other properties of this index by improvement of education and hygiene of women. In fact, "other tool for fighting with poverty is improvement of access of poor people to social services especially education and hygiene" (sen, 2000). Not only initial levels of hygiene and education is the right of poor people but these cases are important in accelerating decrease of poverty; in a way that it let to poor people to benefit created opportunities by economic growth. But in many countries, poor people have low physical (geographical) and economic access to educational

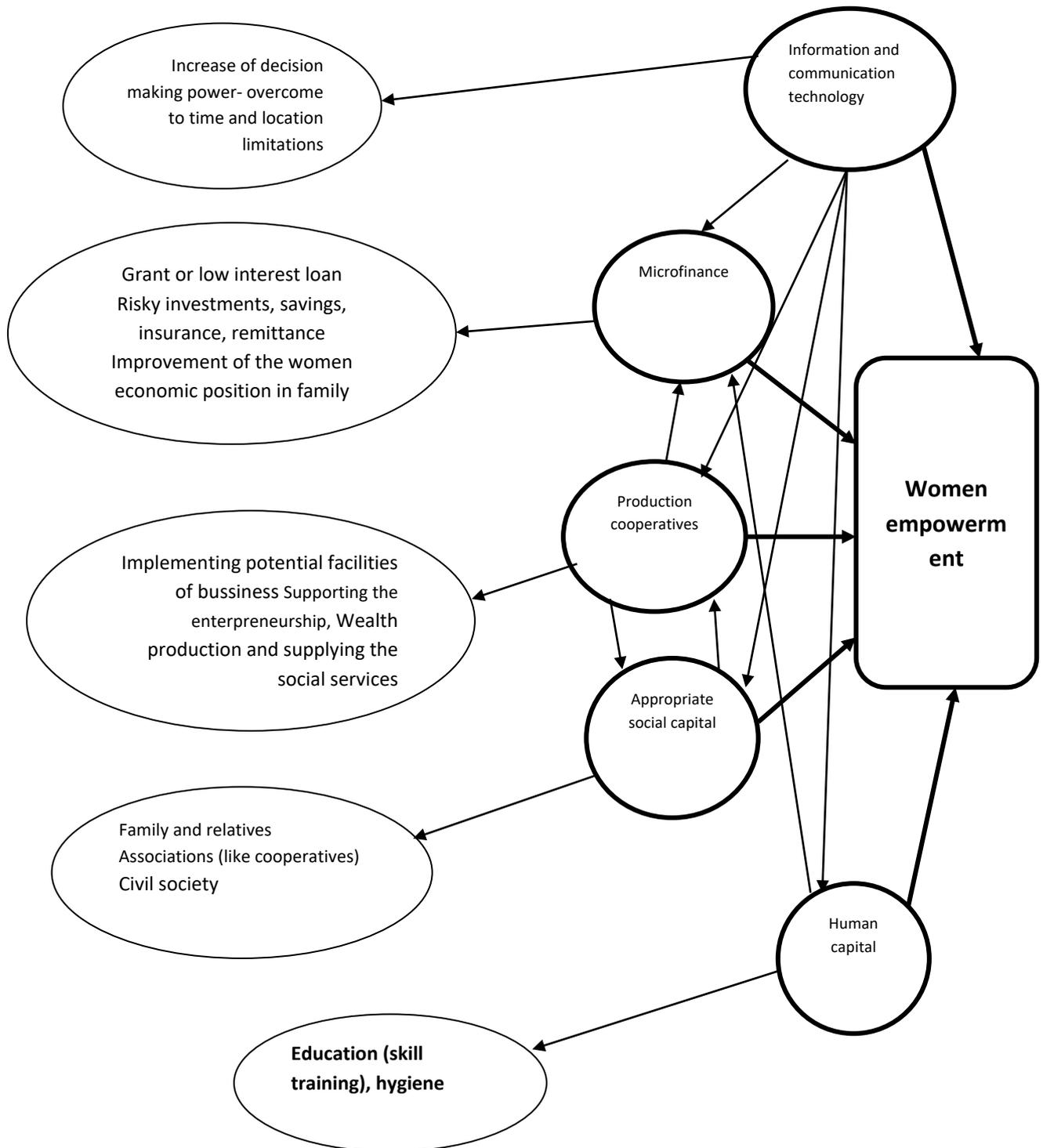
and hygiene services. This condition decrease physical health and human capital (literacy and expertise) of them. In this way, a period of poverty gets formed the condition which leads to illness, malnutrition and illiteracy and permanency of poverty (Ghaffari, 2014, 10). Studies have showed that indigenous women are exposed to gender equality deprivation based on their gender and nationality (World Bank, 2007). This threaten can turn to opportunity for gathering wealth for women by access to education, hygiene and other social services (Constantina, S.R, 1990).

By education, poor people (poor women here) can more benefit from opportunities structure. Education and trading can increase the power of their bargaining; develop awareness and self-confidence; improve awareness of law and social right; and improve access to and use of economic resources like jobs, earth, finance, and information (Gergis, 1999). In the meantime, head of household women have less educational facility and the rate of literacy between them is low because of their several roles in comparison with same level women; the case that lead to other problems. Including that the women who are looking for job because of financial needs cannot find appropriate job because of low education level. Therefore, learning the skills is from the actions which can provide their readiness for employment (Gholipoor and Rahimian, 2009: 15). Amartya Kumar Sen in the book titled "development as freedom" has dedicated a season to women. This season called women doer role and social evolution, points to importance of hygiene and health of women with subjectivity role of them and investigates the effect of this role in areas like amount of impact of women on pregnancy and strengthening their child survival. Sen considers these two important not only for empowerment of women but for affecting the development of society. Sen considers the subjectivity role of women generalizable. He thinks that extended learning of subjectivity of women is one of the segments which have been forgotten in development studies (Sen, 1999). Basically, the main goal of human development is nurturing the abilities, capabilities, and potentials. Teaching the life skills in order to improve the quality of life, and having healthy life, and teaching the productivity in order to reach to creativity and innovation and increase of revenue are from indexes of empowerment. The indexes which different studies consider their improvement are dependent to women empowerment (Navabakhsh et al, 2014: 5). In fact, if in economic growth process women be out of competition because of lower level of education and skill not only the development does not contribute to fixing the gender gap but it leads to it get deepen.

CONCLUSION

The person who is poor has variety of needs to continue life. These needs may depend on supplying the material resources like food, shelter, and so on or social resources like education, access to information or hygienic cares. This condition makes it difficult to choose clear approach for fighting with poverty. Especially by the time the intended target groups are social groups like women. Different programs of women empowerment have implemented a wide range of programs and solutions. From this programs training the life skills for improving the life quality, having healthy life, training the productivity for reaching to creativity and increase of revenue can be addressed. By seeing that the advantages of development in different communities, especially in developing countries are not distributed equally between social layers and groups, authorities of development try to provide convenient approaches for resolving this problem. The theory of empowerment has been developed in this regard. This theory emphasizes on this point that women not only must fight with and challenge the existing inequalities but they must challenge and fight with the inequality generating structures in different levels and simultaneously. Theory of empowerment mostly takes the power of women for increasing the self-reliance and internal power to consideration and is looking for women empowerment by redistribution of power inside the family and society. This redistribution of power contributes to facility of access to tools of reaching to wealth through a process. This theory has provided a convenient theoretical base for implementing the practical strategies for women empowerment. Women economic empowerment improve the women psychological components, women and their family health and hygiene components, women social-cultural components and their control over resources by a process which passes by extension of individual choices in life. By attention to labor market requirements in modern society, finding job and having revenue by it needs to have special skills. Generally, the resources of these skills are family, local community, official education system (government). This point highlights the necessity of improvement of level of women social capital, their access to information and communication technology, and their human capital improvement. Based on this, the key approaches of fighting with poverty and improvement of economic empowerment of women can be divided to five categories. These approaches which need assistance of local society up government are: communication and information technology, microfinances, production cooperatives, appropriate social capital, and improvement of human development. Naturally, there are mutual relationships between these approaches; in a way that by affecting each other they affect the women empowerment. The below chart illustrates the relationship of these approaches with each other and with women empowerment clearly.

Figure 2: main approaches of women empowerment and mutual relationship of factors



(Resource: findings of research)

REFERENCES

Persian references

Bakhtiari, s, (2010), microfinance an approach for increase of agriculture production and decrease of rural poverty. Knowledge and Development Quarterly Journal.

Rahmani, M, Zand Razavi, S, Rabanni, and Adibi, M, (2009). The role of microfinances in women empowerment (case study the Poshte Roode Bam village). Women studies quarterly Journal, 105-132: (3)6.

Rasool, F, Jalal, (2002), rural women and microfinances, self-reliance. Proceedings of the Women's Rural Microcredit Conferences, Volume I, Tehran: Ministry of Jihad-e-Agriculture (Office of Women's Rural Affairs).

Zahedi, Shamsolsadat, (2005), "digital gap of gender; a sample of inequality in information society". Articles of the Women's Congress and the Internet in the third millennium, November 2005. Tehran: Borouj Publishing.

Hoseinzadeh, Ali, and Gavidel, Saleh, (2005), challenges of rural microfinance in Iran. Comparative Comparison of Rural Borrowing Funds and Grameen Bank, Agricultural Economics and Development, Thirteenth, No. 49.

Khalvati, 2006, investigating the amount of power of house wives and effective factors on it in Shiraz. Social Research Quarterly, Second Year, No. 4. Pp. 153-171.

Sarlak, Mohammad Ali, and Faraghi, Hasan, 2009. Advanced information management systems, Tehran.

Shadi Talab, Jhaleh; Vhabi, Masumeh; Varmazyar, Hasan, 2005. Revenue poverty of only one aspect of poverty of head of household women. Quarterly Journal of Social Welfare, Year 4, No. 17.

Sojai, Zahra, 2001, women and domain of participation in cooperatives. Monthly journal of cooperative, no. 119, pp 13-12.

Shaban Ali Fami, Hosein; ChoobChian, Shahla; Dadvarkhani, Fazlieh; and Rostami, Farahnaz, 2008. Analysis of economic factors effecting the women cooperatives in Iran, Human Geography Research,

Ketabi, Mahmood; yazdkhasti, Behjat; and Fakheirastabi, Zahra, 2003. Women empowerment for taking part in development. Women quarterly research journal, period 1, year 3, no. 7, pp 5-30.

Azimi, Mikail, 2008. Decreasing the poverty by small bussinesses, work, and society. No. 100

Alaaldini, p, and Moosavi, A, 2010, evaluating the effectiveness of Microfinance support program and Microfinance Fund of rural women. Rural development, 2 (2): 76-61.

Ghaffari, Mojtaba, 2014. Approaches of decrease of poverty: an approach in economy of institutionalism, scientific-research quarterly journal of Program and Budget, Year 19, Issue 4, pp. 242-215.

Gasemi, Arsalan, 1999, the last condition of cooperatives of shrimp farming. Monthly journal of cooperative, no. 110, pp 60-63.

Gholipoor, Arian; Rahimian, Ashraf, 2009, the relationships of economic, cultural, and educational factors with head of household women empowerment. Quarterly Journal of Social Welfare, Vol. 40, No. 40.

Langeh, Sara, 1993. Some criteria for women empowerment, role of women in development. Tehran, Roshangaran Publishing house.

Nejati Ati pisheh, Mostafa, 2008. "Extra-active imaging of the future based on the National Document on Youth Development (Case Study: Urban Poverty)". Master's Thesis, Faculty of Management, University of Tehran, (Unpublished).

Navabakhsh, Mehrdad; Azkia, Mostafa; vosugi, Mansoor; and Moshir Estekharez, Zahra Sadat, 2014, evaluation of factors effecting economic empowerment (case study of vulnerable women in east of Tehran). Scientific-research quarterly journal of urban economy and management, year 3, no. 12, pp 1-20.

Veisi, Hadi; and badsar, Mohammad, 2002. Participation evaluation of rural women production cooperatives: case investigation of Cooperative breeding centers of Amol Nikan and Golbaf handicrafts in Mazandaran province. Research plan, Deputy Director for Promotion and Operation System, Tehran.

Foreign references

Abdul Rashid khan & zainab bibi (2011). "Women's socioeconomic empowerment through participatory". Pakistan economic and social review 49, No. 1.

Afroz, masuda (2010) Effect of organizational Cover Nance on womenparticipation in Decision-Making, North South University, Bangladesh.

Amin, S et all (1998). "Transition to adulthood of female garment-factory workers in Bangladesh". Studies in Family Planning. 29(2): 185-200.

Assad, M & Bruce, J (1997). "Empowering the next generation: Girls of the Maqattam Garbage Settlement". Population Council. 19.

Ashburn, K & Warner, A (2010). "Can Economic Empowerment Reduce Vulnerability of Girls and Young Women to HIV?". International Center for Research on Women.

Asian Development Bank (2002). Poverty Reduction and The Role of Institutions In Developing Asia , Economics and Research Department Working Paper Series, No. 10

Austrian, K (2012). "Girls' Leadership and Mentoring". The Population Council and the UN Adolescent Girls Task Force.

Bandiera, et al (2012). "Empowering Adolescent Girls: Evidence from a Randomized Control Trial in Uganda". <http://econ.lse.ac.uk>.

Booz & Company (2012). "Empowering the Third Billion: Women and the World of Work in 2012".

Cecchini, Simone and Shah, Talat. (2002). Information and communication Technology As a Tool for Empowerment.

Conger, J. A. and Kanungo, R. N. 1988. "The empowerment process: Integrative Theory and Practice", *The Academy of Management Review* 13/ 3: 471-482.

Constantina, S. R (1990). "Women groups: Underutilized grass-roots institutions". *The Long-Term Perspective Study of Sub-Saharan Africa, Volume 3*

Curtis, Donald, (2006). "Mind sets and methods: poverty strategies and the awkward potential of the enabling state", *International Journal of the Public Sector Management*, vol. 19, no. 2, pp 150-164.

Ebrahim, G.J. (2008). "Poverty and the Millennium Development Goals", Editorial: *Journal of Tropical Pediatrics* Vol. 54, No.

European Commission. 2003. Microcredit for small Businesses and Business creation. Report by European Commission, Enterprise Publication. 1-53.

European Commission. 2003. Microcredit for small Businesses and Business creation. Report by European Commission, Enterprise Publication. 1-53.

Forrest, W.D. (1999) Education empowerment, *Oxford University Press and Community Development Journal*, Vol. 34 No. 2, pp: 93-107.

Gergis, A. 1999. "Citizen Economic Empowerment In Botswana: Concepts and Principles", BIDPA Working Paper No. 22.

Malhatra, S., R. schuler and C. Boender (2002) Measuring Womens Empowerment as a Variable in International Development, <http://sitere.sources.worldbank.org>.

Mathur, A. and Ambani, D.(2005), "ICT and ruel societies: opportunities for growth". The Internation and library Review.

Mayoux, L. 1998. Participatory programme learning for womens empowerment in micro-finance programmes: negotiating complexity, conflict and change, IDS Bulletin. 29(3) 39-50

Mayoux, Linda. (2005). Micro-Finance andthe Empowerment of Women -A reviewof the key issues. Available at:www.lilo.org.

McClelland, D. C. (1975) Power: the inner experience.New York: Halstead.

Prasad, P. N. and Sreedevi, V. (2007). Economic Empowerment of Women through Information Technology: A Case Study from anIndian State. Journal of International Women's Studies, 8(4), 107-120.Available at: <http://vc.bridgew.edu/jiws/vol8/iss4/8>.

Safavi E, Zamiran B, Maarefvand M, Arshi M. (2014). "Economic Empowerment of Young Women and Girls in Africa and Latin America and Caribbean". Quarterly journal of social work. 3 (4); 3-12

Sen, A .(1999). Development as Freedom.Oxford University Press.

Sen, A .(2000). Beyond the Crisis—Development Strategies in South Asia. Singapore: Institute of South East Asian Studies.

Spritzer, G. M. (1996). Social structural characteristics of psychological empowerment. Academy of Management Journal, 39, 483–504.

Ugbomeh, M. M. George (2001) Women Empowerment in Agricultural Education, for Sustainable Rural Development, Oxford University Press and Community Development Journal, Vol. 36, No. 4, pp: 289-302.

Ullah, A. K. M. A. and J. K. Routray (2007). "Rural poverty alleviation through NGO interventions in Bangladesh: how far is the achievement?",

United Nations(2004). "Building e-community centers for rural development". Report of the Regional Workshop, Bali, Indonesia, 8-14 December. Retrieved on 20 April 2011.

Word bank(2005), "E-Ready for what? E-Readiness in devebping countries.

Word Bank. (2006). Microfinance in south Asia: Toward financial inclusion for the poor. Washington D.C., U.S. pangraphics.

World Bank "Gender Equality as Smart Economics: A World Bank Group Gender Action Plan" (2007). World Bank. <http://siteresources.worldbank.org>

Xuchu XU. Ke. Shao, and Q., Llang, H., Guo, Z., uhui. 2011. Chinese SmallFarmers' Entry into Big Markets: From Led by Leading Enterprises to Relyingon Farmer Cooperatives. New Opportunities for Cooperatives. Global ResearchConference. 24–27.8.2011– Mikkeli, Finland.

Trabalho enviado em 21 de maio de 2018

Aceito em 02 de junho de 2018