



## **The Impact of Micro Credit on Empowerment of Female Heads of Rural Households Covered by Imam Khomeini Relief Committee (Case Study: Central District of Zanjan County)**

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### **Abstract**

**Purpose-** The purpose of the present study is to investigate the effect of micro credits received from Imam Khomeini Relief Committee on the empowerment of the female heads of rural household in the central part of Zanjan City.

**Design/methodology/approach-** This is a descriptive-analytical study based on observation, interview and questionnaire. The statistical population of the present study consisted of female heads of rural households covered by Imam Khomeini Relief Committee in 38 villages of central Zanjan County. To achieve the objectives of the study, all female headed households in 38 villages of central Zanjan (n = 110) were selected using whole population count method. The data collection was conducted using library analysis and field surveys, and the main research instruments were interview and questionnaire. The questionnaire mainly consists of closed-ended questions and answers are rated on a 5-point Likert scale.

**Finding-** Micro-credit had the greatest impact on social empowerment of female-headed households and there was a positive relationship between the allocated credit and economic empowerment of female-headed households although the coefficient indicated a weak correlation between the two variables. In addition, these micro-credits contribute to the economic empowerment of female heads of rural households by improving the employment opportunities and income.

**Practical implications-** In light of the financial weakness of rural women, it is suggested that educational classes be organized to improve rural women's empowerment and their access to credit and financial resources through the establishment of cooperatives.

**Originality/value-** The present study explored the capabilities of rural women in different dimensions influenced by micro-credits. The results of this study can help rural development planners and policymakers enhance women empowerment in rural communities.

**Key words-** Rural development, Women's empowerment, Micro-credit, Zanjan County.

**Paper type-** Scientific & Research.

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## 1. Introduction

There has always been an urgent need for gender equality and the alleviation of barriers to the participation of women in social and economic realm in societies seeking to achieve sustainable development. Ignoring women as a half of labor forces in the society embodies failure to fully exploit the potentials of a society to improve conditions and facilitate development in that society, as true development is attained through people's actions, not action taken for the people (United Nations, 2017). In the meantime, weak economic and social infrastructure of developing countries have undermined the strength of these societies in accessing resources, facilities, and services (Saeedi, 2012). According to international reports, rural women in developing countries have an undesirable status in terms of different indicators of poverty, literacy, employment, with limited resources and job opportunities (Sahu & Singh, 2012). Hence, strategies for creating multiple opportunities for these women (as half of human resources and population) through their participation in different areas can contribute to their empowerment and ultimately the growth of communities (Islam et al, 2019; Meena & Singh, 2012). Increased economic participation of women reflects lower impassiveness of people to the fate of the country and society's momentum for sustainable development. Thus, economic participation wields influence on women's attitudes and the efficiency of political systems and the development of these societies. Women's participation is particularly important in terms of their contribution to the productivity of society as well as their satisfaction with life (Gillespie et al., 2019). The presence of women in different economic and social spheres as half of the labor force in human societies is a prerequisite for development (Jain, 2018).

In this context, one of the major tasks entrusted to support organizations is women's empowerment (Tezozomoc & Jakson, 2010). An effective strategy to foster personality growth and mental and intellectual empowerment of the villagers, especially women, is the provision of financial facilities. In the past few decades, granting micro-credits has been recognized as an effective solution to increase the empowerment of villagers,

which has been utilized by different countries to varying degrees of success (Mafi, 2008). According to the World Bank, the purpose of granting credits to villagers is to alleviate poverty, boost environmental sustainability and improve rural welfare, which will ultimately lead to the empowerment of villagers (UN. ESCAP, 1996).

In fact, micro-credit provision represents the first step to relieve poverty, as these credits offer a diversity of employment opportunities for rural communities (Sanyang & Huang, 2008).

Rural women, representing half of the population in their respective societies, are at the heart of economic and social development for any nation (Pereka, 1998), constituting one of the chief recipients of such microcredits. Rural women are a key element of production in the economic system of society. As internal managers in their families, they are producers and converters of agricultural products in the economic system (Papzan, Khalid & Soleimani, 2011). The purpose of granting micro-credit to disadvantaged rural women is to generate income, improve living standards, and save money (Yunus & Jolis, 2007). The Imam Khomeini Relief Committee is one of the public organizations which aims to supply facilities and services to disadvantaged individuals and families. A group that is among the major recipient of Imam Relief Committee services is female heads of households in rural areas, who are in charge of their family in the absence or inadequate presence of an adult male, which makes life management into a bit of challenge for them. According to the available economic indicators, female heads of rural households have despairing economic conditions. Rural societies are plagued with a plethora of problems, including "the lack of employment and proper business, low income, unemployment, poverty and lack of amenities, health, services, insurance and savings, among other things" (Rostamkhani, 2013).

In light of the prevailing conditions of the female heads of rural households, Imam Khomeini Relief Committee of Zanjan Province has so far offered extensive financial facilities in rural areas to empower these communities. The number of female heads of households covered by the Relief Committee in Zanjan Province is 11385, of whom 5289 female heads of households are in Zanjan. The purpose of this study is to investigate the role of microcredits in the economic empowerment of

female heads of rural households to answer the following questions:

- To what extent have these credits contributed to the empowerment of female heads of rural households?
- Given the importance of empowerment, can micro-credit be effective in generating employment and income for female heads of household in rural areas?

## 2. Research Theoretical Literature

### 2.1. Theoretical Foundations

Micro-credit is one of the key issues in neoliberal economics acknowledged as an economic stimulus for developing countries and countries facing rising inflation, unemployment and unequal wealth distribution (Mafi, 2008). With some features including collective basis, flexibility, popularity and reliance on social justice, sustainability, profitability, security and poverty alleviation, these credits are one of the most powerful strategies for empowering local communities in rural areas (Azizpour & Khodakarami, 2015). For this reason, the United Nations pays great attentions to micro credit as one of the most effective poverty eradication strategies, especially in developing countries. The purpose of micro-credit is to facilitate access to financial and human development programs for men and women, which can augment household income. Micro-credits provide rural capital, exert positive effects, bring about financial stability in the family and diversify the rural economy (Kim, 2013; UNFPA, 2011). The goals of micro-credit and micro-credit policies from the World Bank's perspective are alleviating poverty, empowering disadvantaged groups, especially women, assisting manufacturing units and their development, boosting the creation of new units, creating employment opportunities through self-employment, enhancing income efficiency of low-income and vulnerable groups, reducing the dependence of destitute villagers on farms and crops that are heavily affected by geographical conditions, especially drought, and diversifying their products (Qadiri Masoum & Ahmadi, 2015). With the extended supply of credit to rural areas, a number of market-oriented, government-oriented, and community-oriented approaches have been proposed. A feature shared by all of these approaches is that "credit plays a major role in alleviating rural household poverty" (Moazami,

1998), while the community-based approach encourages public participation and decentralized decision-making (Taleb & Najafi Asl, 2007). This approach aims to use innovative ways of distributing loans. The government-oriented approach has been in place since the 1950s by governments to subsidize smallholder farmers in rural areas in many developing countries. (Johnson & Rogalli, 2005). To market-oriented advocates, financial markets closely resemble competitive markets, and low-income villagers and small-scale units in rural areas, similar to other production and service units, have to meet their financial needs in this market. According to this approach, the government should refrain from interfering in these markets. They argue that the government intervention in this market disrupts the balance, undermining the villagers' power to meet their financial needs. Accordingly, they posit that the best strategy for the government is "to scale down its intervention and supervision, guide the market, and remove barriers and constraints facing the market" (Moazami, 1998). A review of these attitudes suggests that these credits should aim to focus and direct microfinance and ultimately empower vulnerable groups in the society.

The concept of empowerment refers to a broad range of concepts such as the freedom of choice, control over and access to resources, greater independence and confidence, among other things. Keller & Mbwewe (1991), for example, see empowerment as a process through which women are empowered to organize themselves, boost their self-esteem, and defend their rights of independent choice and control over resources. Ughbomeh (2001) also defines empowerment as giving women more access to resources and control over their lives, which bestows them a sense of independence and confidence (as cited in Navabakhsh, Azkia, Vosoughi & Sadat Moshir-e Bazareh, 2015). Women's empowerment is a dynamic process that encompasses women's ability to change the structures and ideologies that have retained them in a position of dependence. This process aids women gain more access to resources and control over their lives, enhance their independence and self-esteem and foster their self-confidence. In this sense, it improves women's self-image (Astin Afshan, Ali Beigi, Karami Dehkordi & Gholami, 2017). Empowering

women is one of the approaches to enhance women's ability to alter the structures and ideologies that have restrained them in lower positions. This process allows women to gain greater access to resources and decision-making, gain control over their life, and achieve independence and self-reliance (Rolfe et al., 2017). A scrutiny of above definitions suggests that empowerment consists of three shared elements or concepts. The first is *resources*, which includes variables of education, employment and other accelerating factors of empowerment. The second is *agency*, suggesting that women should not only be perceived as recipients of services, but as key players in the process of change and adoption of important life decisions with control over resources and decisions that yield a huge impact on their lives. The third is the achievements or outcomes resulting from the empowerment process. Achievements can range from meeting basic needs to more sophisticated accomplishments such as satisfaction, self-esteem, participation in social and political life, and so on (Ketabi, Yazdkhashti & Farrokhi Rastaei, 2005). For this theoretical framework, five stages have been proposed: a) Welfare: this phase focuses on the basic amenities and shortcomings such as education. B) Access: access to resources and facilities to improve the quality of life, including access to credit. C) Raising awareness: this is the stage at which women grow sensitive to the problems and causes. D) Participation: this stage is characterized with the active presence of women, and their voluntary participation. E) Control: it is the stage in which women gain decision-making power so that in addition to contemplating the problem, they propose the best solutions and monitor its execution (Navabakhsh et al., 2015). Accordingly, women's potentials for assuming empowerment management to attain development goals can be exploited by raising their aware of the impact and importance of women role in the decision-making process (Jain, 2018).

From the standpoint of empowerment, the fulfilment of basic needs is a fundamental right of people, and each person must be able to fully utilize his or her abilities and creativity. Therefore, women must learn to participate in the acceptance and distribution of responsibilities,

both in the family and in the community with self-confidence and assurance (Shaditalab, 2001).

As an important goal of micro-credit, empowerment constitutes a major criterion for assessing the effectiveness of such credits (Estudillo, Quisumbing & Otsuka, 2001). The granting of micro-credit by supporting institutions, financial institutions, etc. represents a basic step on the path to empowerment. It is clear that socio-economic structures affecting the empowerment of disadvantaged groups such as female heads of rural families, and reducing empowerment to the mere use of credit may not fully meet the demands of the poor. Undoubtedly, however, it is a crucial step forward in boosting their confidence, quality of life, satisfaction and economic status.

## 2.2. Research background

In recent years, many studies in Iran and other countries have explored the empowerment of rural women, the role of micro authority in this field and its impact on the lives of receivers of these credits.

Sarah Wali, Humair & Tania (2019) examined and reported women's experiences of micro-credit and its impact on women's empowerment in the Sindh region of Pakistan. The results revealed that micro-level loans empower women and have a positive impact on their livelihoods. Al-Shami, Izaidin, Mohd Razali & Nurulizwa (2017) in a study on the impact of micro-credit on women's empowerment in relation to welfare and decision-making report that access to micro-credit has a positive impact on women's monthly income. It also empowers women to make decisions about displacement, day-to-day expenses, children's schooling, medical care, and loan application decisions. Bushra & Wajiha (2015) argue that variables such as the content of education, women's economic participation, owning a bank account, and access to economic opportunities by women have a bearing on their empowerment. The findings of Mudaliar & Mathur's (2015) reflect the positive impact of micro credit on rural women empowerment. Saharan (2015) examined the challenges and barriers of micro credit in empowering poor women in India with their results demonstrating the lack of market knowledge and beneficial situations induced by difficult jobs along with poor accounting, recruitment of many relatives and acquaintances in the production unit, and their

pressure on sharing profits, setting arbitrary prices, high interest rates, disregarding inflation rates, laws and policies. This gradually leads to the bankruptcy of micro-businesses which are major barriers and challenge to the women empowerment in India. Gupta (2014) examined the acceptance and reception of micro-credit by rural households, analyzing the impact of micro-credit on these households and its role in rural development and poverty alleviation in north-eastern Indian villages. He concluded that micro-credit in these villages has exerted a positive impact on reducing rural poverty, augmenting the livelihoods of the people in these areas, and rural development. The results of the study by Rani Mohanty, Bijaylaxmi & Moahanty (2013) revealed that micro programs had a remarkable impact on both social and economic aspects of rural women in Edisha so that the successful performance of small businesses with the economic independence had boosted the empowerment of women.

The study of Farashi, Rahimian & Gholamrezaie (2019) exhibit that 55.4% of rural women receiving these loans are still housewives without a job. According to the results of their study, variables affecting women's empowerment include people's attitude of micro-credit, the loan granting institution's monitoring on how such credits are distributed, the extent of exploiting the loan in empowering activities, training of granting institution regarding the usage of credit and the total amount of the loan. The findings of Bagheri, Chenani Nasab, Golzadeh & Suri (2018) illustrate that the establishing micro credit funds can raise women's income and their share of contribution to the family assets, increase their decision-making power in the family and in the village, upgrade public beliefs about women, and maintain and extend teamwork to other areas. Nematollahi, Kaboli, Yazdani & Mohammadi (2017) illustrated the effect of monthly income, age, subscription to micro-credit funds, loan sufficiency, and education level on rural women empowerment. The findings of Saeedi, Chahsouki Amin, Momeni Hilali, Norouzi & Vahedi, (2018) show that independent variables of monthly household income, vocational and professional training, the priority of active participation of women in self-sufficiency schemes, social counseling, job diversification, income diversification and

employment creation are significantly correlated with dependent variables economic empowerment of rural women and their subscription to credit funds. Mohammadi, Avatefi Akmal & Zamiri Arasteh (2018) look into the effects of micro financing on the empowerment dimensions of rural women, reporting that its impact is in general moderate with dimensions of decision making and self-confidence of rural women exerting the highest effect followed by dimensions of political empowerment, community status, economic empowerment, and the position within the family. All six dimensions of empowerment are directly and significantly correlated with each other. Therefore, empowerment in each dimension is significantly correlated with empowerment in other dimensions, indicating the synergistic power of empowerment dimensions. Afshani & Fatehi (2016) believe that education, social media, social support, public health and nutrition have a positive and significant association with the extent of empowering female heads of households. However, the variables of traditionalism and marital status was not significantly related to the extent of empowering female heads of households. The findings of Mohajeri Amiri, Mojaradi & Badsar (2016) also reflect that psychological and social factors are positively and significantly related to the empowerment of female heads of household in rural areas. The results of Ahmadpour, Abdi Torkami & Sultani (2014) study demonstrate that most participants are content with the success rate of women micro-credit funds. Further, economic, social, educational, supportive, functional and personality characteristics of respondents are significantly correlated with the success rate of these funds.

A review of the research on the impact of micro-credit on the ability of target groups in societies indicates the positive impact of credits and boosted empowerment of these groups. However, the level of empowerment varies according to socio-cultural and economic features of the communities. The present study seeks to investigate the effects of micro credit payments by one of official institutions called Imam Khomeini Relief Committee on female heads of rural households.

### **3. Research Methodology**

#### ***3.1 Geographical Scope of the Research***

The county of Zanjan is geographically between 25' and 47° to 54' and 48° east longitude and 27' and 36° to 15' and 37° north latitude, respectively. The central part of this city is surrounded by Qareh Poshtlu and Zanjanrud on north, Tarom on east and northeast and, Mahneshan on west and northwest, Ijrood on the south and southwest and Soltanieh on the southeast. According to the latest national administrative divisions, the central part consists of six counties and 140 villages, of which 110 are populated and two are abandoned (Zanjan Province [Management and Planning Organization, 2015](#)).

### 3.2. Methodology

Given the nature of questions raised in the present study, this study is classified as an applied research; therefore, a descriptive-analytical research method is adopted. Also, as far as the generalizability of findings is concerned, it is considered a survey. The statistical population of the study consists of female heads of rural households covered by Imam Khomeini Relief Committee in 38 villages of central part of Zanjan City. Given the limited population of the study and their availability, the complete count sampling methods was used. Hence, the sample comprises 110 rural female heads of households covered by Imam Khomeini Relief Committee.

**Table 1. Distribution of questionnaires in the study villages**  
(Source: Research Findings, 2018)

Row	Village	Number of female head of rural households	Row	Village	Number of female head of rural households
1	Homayoon	4	20	Doasb	3
2	Chelgan	1	21	Zarnan	2
3	Qinarjeh	3	22	Qoltuq	3
4	Azad Sofla	12	23	Khatun Kandi	7
5	Hasan Abdal	1	24	Chayerlu	1
6	Sahleh	3	25	Qozlu	2
7	Razbin	3	26	Koushkan	10
8	Aqcheh Pireh	1	27	Bari	3
9	Chavarzagh	3	28	Chir	2
10	Papaei	1	29	Aminabad	2
11	Gogje Ghaya	6	30	Mohsenabad	3
12	Bonab	2	31	Haji Arash	2
13	Nimavar	2	32	Esfejin	1
14	Bulamaji	1	33	Yengijeh	2
15	Gouvali	2	34	Kenavand	1
16	Kordeh Nab	1	35	Buqda Kandi	4
17	Zaker	1	36	Kavand	7
18	Dizaj Abad	3	37	Golbolaghi	1
19	Pain Kuh	3	38	Dehshir Olia	1

The data were collected using library analysis and field surveys. The main data collection tool was a questionnaire and an interview. The questionnaire consists of closed-ended items scored on a 5-point Likert scale. To determine the reliability of the research instrument, a pretest (including 30 subjects other than the original sample) was

conducted and its Cronbach's alpha value was estimated as 0.80, which indicated the reliability of the questionnaires. Descriptive statistics (mean, standard deviation) and inferential statistics (one-sample t-test and structural equations) were also utilized to analyze the data.

**Table 2. Indicators used to assess the empowerment of rural women after receiving credits**

(Source: Research Findings, 2018)

Variable	Index	Item	Source
Economic	Financial Independence and Savings	Empowering individuals to change their current income - empowering individuals to find a decent economic position - empowering individuals to improve their economic status - empowering individuals to earn more money - empowering individuals to meet their demands without seeking cash or other forms of assistance from others - empowering individuals to aid lower-income people - empowering individuals to access and use their family income	Esmaili & Khodadad (2016); Rezaei & Keshavarz, (2014)
	Upgrading Business Skills and Opportunities	Empowering individuals to access essential workplace training - empowering individuals to keep abreast of the latest technologies for work - empowering individual to apply indigenous knowledge in their work - empowering individuals to take advantage of appropriate job opportunities - empowering individuals to create new and alternative jobs in the case of losing their jobs	
	Ability to pay off loans	Empowering individuals to access and use banking resources and facilities - empowering individuals to repay the loan on their own - empowering individuals to use the loan effectively for their job purposes- empowering individuals to pay the loan installments	
Social	Changing attitudes to the role of women	Promoting women's belief that they can hold a job akin to men – promoting the belief that women's role is not restricted to house chores (housework and childcare) – fostering the belief that women can be in charge of tasks outside the home – discouraging the belief that men are more successful than women in out-of-house affairs- promoting the belief that they are respected and cherished by her peers.	Qadiri Masoum & Ahmadi (2015); Rezaei & Keshavarz (2014)
	Participation in social affairs	Ability to participate in social affairs like PTA, cultural associations, etc. – Ability to attend in religious gatherings - Ability to take part in charitable activities (assisting the elderly, providing materials and equipment for people in the even to earthquakes, etc.) - Ability to work with neighbors and carry out group activities – Increasing the financial and intellectual ability of the women to engage in projects - Ability to participate in social affairs without expectation of any payment	
	Participate in social associations	Participate in official and unofficial organizations based in villages - Ability to participate in social associations such as PTA and cultural associations – Ability to attend assemblies, circles and lectures of their choice	
Psychological	Self-esteem	Having a sense of accomplishment in life - having a sense of vitality and usefulness at work; being able to help others effectively in the times of difficulties– not being ashamed of yourself - not feeling useless and unable to take care of works	Shakouri (2008); Esmaili & Khodaparast (2016); Rezaei & Keshavarz (2014)
	Intellectual independence	The ability to make important decisions about life including marriage of children, changing jobs, leading a purposeful life; increased possibility of applying intellectual management to family income and expenses.	
	Feeling of power	The power to change one's destiny – the ability to leave your mark on community events (economy, politics, etc.) – adopting an individualized view of life, - perseverance until the completion of an activity – leaving a positive impact on the routines of your life – attempts to do things with a greater concentration	
	Increasing self-efficacy	The ability to improve one's future and family – lacking a sense of inadequacy to change one's life and family using the available opportunities - greater efforts and not succumbing to poverty - lacking a feeling of worthless in one's activities and the deteriorating quality of life - the ability to remain cool, calm and collected in dealing with problems – ability to use skills to manage one's life - gaining insights into life over time and becoming a stronger and more capable person	

#### 4. Research Findings

In the present study, female heads of households covered by the Imam Khomeini Relief Committee were all married. Descriptive findings obtained

from the survey of respondents' age indicate that the majority of respondents (48.2%) are in the age group of 31-40 followed by 41-50 years (46.4%), 30 years and younger (3.6%) and 51-60 years

(1.8%) age groups, respectively. Respondents' literacy status also suggested that 29.1% are illiterate, 11.8% have primary education, 20.9% have junior high and secondary school education, 21.8% have a diploma and finally 16.4% have an associate degree and higher. A survey of the literacy status of rural women in the study area demonstrated that despite the elevated status of literacy and education of rural women compared to the past, women still have the highest illiteracy rate. In addition to a host of other problems, this produces a sense of distrust, inferiority, reclusion and isolation. A survey of the employment status of women receiving credits reveals that 25.5% are employed in service, 67.3% in agriculture and

7.3% in industry sectors. Moreover, the granted loans have led to the creation of jobs such as tailoring and hairdressing as well as the expansion of animal husbandry and carpet weaving. The descriptive findings derived from a survey of respondents show that 3.6% of respondents are the head of family, 7.3% take care of one child, 47.3% take care of two children, 29.1% take care of three children, and 12.7% take care of four children and more. A survey of the duration of respondents' guardianship exhibits that 5.5% of respondents were the head of family for less than 4 years, 34.5% between 4 to 8 years, 52.7% between 8-12 years, and 7.3% between 12 and 16 years (see [Table 3](#)).

**Table 3. Frequency distribution of respondents by number of children under their care**  
(Source: Research Findings, 2018)

	number of children under care						Length of caring (years)				
	Self-caring	1	2	3	+ 4	Total	Less than 4	4-8	8-12	12-16	Total
<b>Frequency</b>	4	8	52	32	14	110	6	38	58	8	110
<b>Percentage</b>	3.6	7.3	47.3	29.1	12.7	100	5.5	34.5	52.7	7.3	100

The assessment of household income status before and after receiving the credit indicates improved income status of female heads of households following the reception of credits. The descriptive findings of the respondents' monthly income, with the exclusion of subsidies prior to the reception of credits suggest that only 2.7% of female headed households earned more than one million Tomans per month before receiving credit, and the majority of rural household heads (81.8 percent)

earned between 600,000 and 800,000 Tomans. Descriptive findings on the respondents' monthly income, irrespective of state subsidies, reveal that the highest respondents' income (20.9%) is more than one million Tomans per month, while the lowest (2.7%) is 400 to 600 thousand Tomans per month. This suggests that the respondents' monthly income (excluding subsidies) increased after receiving the credits (see [Table 4](#)).

**Table 4. Frequency distribution of respondents in terms of monthly income before and after receiving credits**  
(Source: Research Findings, 2018)

Monthly income (toman)	Before receiving credits		After credits	
	Frequency	%	Frequency	%
400-600 thousand	11	10	3	2.7
600-800 thousand	90	81.8	7	6.4
1,000,000 tomans	6	5.5	77	70
More than 1,000,000	3	2.7	23	20.9
Total	110	100	110	100

The analysis of respondents' view of the received credit items shows that the items of credit alignment with the needs of the applicants (4.69) and the bank interest of the credit (4.58) were ranked highest from respondents' perspective.

Also, the process of applying and receiving credits and facilities (3.80), the number of installments and the repayment timetable (4.39) were ranked the lowest from the respondents' view. Concerning the status of individual skills after



receiving credits, the results reveal that in relation to human skills, items of socialization and enhancement of individuals and social creativity with a mean of 4.17 and 4.08, items of enhanced decision making and planning power with a mean of 4.24 in perceptual skills, items of training rural and artistic industries, agriculture, horticulture and animal husbandry with a mean of 4.25 and finally 4.24 in technical and specialized skills had the highest values, respectively.

The three main indicators of financial independence and savings, improved skills and business opportunities, as well as the access to and repayment of loans were employed to look into the economic dimension of empowering female heads of families receiving the credit. The descriptive findings regarding the financial independence and savings index exhibit that the items of "there are people more in need of assistance", "I am assured that I can improve my economic status" and "a share of my family assets including land, car, home, etc. belongs to me" with a mean of (4.22), (4.21) and (4.21) gained the highest values, respectively.

Moreover, the items of "I have access to and can afford insurance", "I can help those with a lower financial status" with a mean of 3.49 and 3.53 had the lowest values among the variables, respectively. The results of the descriptive findings obtained from the items related to skills and business opportunity index demonstrate that the items of "I am capable of supplying capital and raw materials", "I have access to the necessary training required for the job" and "I am able to reduce the risks associated with my job" with a mean of (4.28), (4.23), and (4.17) had the highest value, respectively, whereas the items of "I have convenient access to proper job opportunities", "I am capable of marketing and selling of my own product sales, "I can consult with experts about my job" with mean of (3.70), (3.76) and (3.91) had the lowest among the items, respectively.

The results of the descriptive findings extracted from items regarding access to and repayment of loans illustrate that the item "the loan is sufficient for taking care of matters" with a mean of (4.69) scored the highest, and the item "I am able to repay the loan on my own" with a mean of (3.95) scored the lowest the items. To look into the social dimension of empowering female head of

households after receiving the credits, three main indicators of changing attitudes towards women's role, participation in social affairs and participation in social associations were used. The results of the descriptive findings obtained from the items related to the change of attitude towards the role of women suggest that the items "I am content with playing a social role in the family", "I am respected and cherished by my peers" and "I approve of women's work outside the house" with a mean of (4.26), (4.23), and (4.20) respectively, scored the highest and items "I can take care of jobs outside the house ", " I have autonomous enough in doing things ", " I do not believe men are more successful than women in out-of-house affairs" with a mean of (3.56), (3.65) and (3.83), respectively, scored the lowest among other items. The results of the descriptive findings obtained from the items related to the index of participation in social affairs suggest that the item of "I am able to attend religious gatherings" with a mean of 4.21 scored the highest and the item of "I am capable of participating in charity activities" (helping the elderly, providing goods and equipment for the victims of earthquakes, floods, etc.)" with a mean of 3.71 scored the lowest among other items. Furthermore, the descriptive findings obtained from the items related to the index of attendance in social gatherings reveal that the item of "I am able to attend social associations such as TPA, cultural associations, etc." with a mean of 4.22 scored the highest, while the item of "I take part in my favorite gatherings and sermons" scored the lowest average (3.67). The four main indicators of boosting self-esteem, intellectual independence, feeling of power and enhanced self-efficacy were used to examine the psychological (individual) status of empowering the female head of household after receiving credits. The results of the descriptive findings derived from the items related to the self-esteem index manifest that the item of "I am able to effectively aid those around me in case of trouble" with a mean of 4.17 scored the highest, while the item of "I am not ashamed of myself" with a mean of 3.60 scored the lowest among the items.

As for the second index (intellectual independence), the item of "I have a specific purpose in my life" with a mean of 4.21 scored the highest, while the item of "I can buy or change my house" with a mean of 3.65 scored the lowest

among all variables. In addition, the results of the descriptive findings obtained from the items related to the sense of power index demonstrate that the item of "I can change my destiny" with a mean of 4.25 scored the highest, while the item of "I don't give up before completing a task" with a mean of 3.55 scored the lowest among all items. Finally, as far as the self-efficacy improvement index is concerned, the highest mean 4.24 belonged to the item of "I do not feel unable to change my life and family with existing facilities", while the lowest mean 3.54 belonged to the item of "I can change my future and family"

To analyze the desirability difference using the numerical mean obtained from the questionnaire data, one-sample t-test was used. Given the scale range, the numerical mean varied from 1 to 5 on Likert scale. This value for all dimensions (social,

psychological and economic) was higher than the numerical desirability of the test (estimated at 3). The difference between the empowerment dimensions of female heads of rural household at alpha level of 0.01 was significant and their deviation from numerical desirability was positively evaluated and estimated. The analysis of empowering female heads of rural households in economic, social and psychological (individual) dimensions reveals the higher status of these aspects of rural women empowerment. The results also illustrate that the t-test has the highest value in social dimension (Table 5). This is perhaps because even low self-reliance of women can reinforce their role and social base. Therefore, micro-credits have empowered women from the social dimension.

**Table 5. Inferential findings related to the desirability dimensions of empowering female head of rural households**

(Source: Research Findings, 2018)

Numerical desirability of the test = 3							
Variables	Mean	T statistics	df	Significance	Mean difference	95% confidence interval	
						Low limit	High limit
Social	3.921	49.751	109	0.000	0.921	0.884	0.958
Psychological (individual)	3.917	40.817	109	0.000	0.917	0.872	0.961
Economic	3.89	19.745	109	0.000	0.894	0.80	0.98

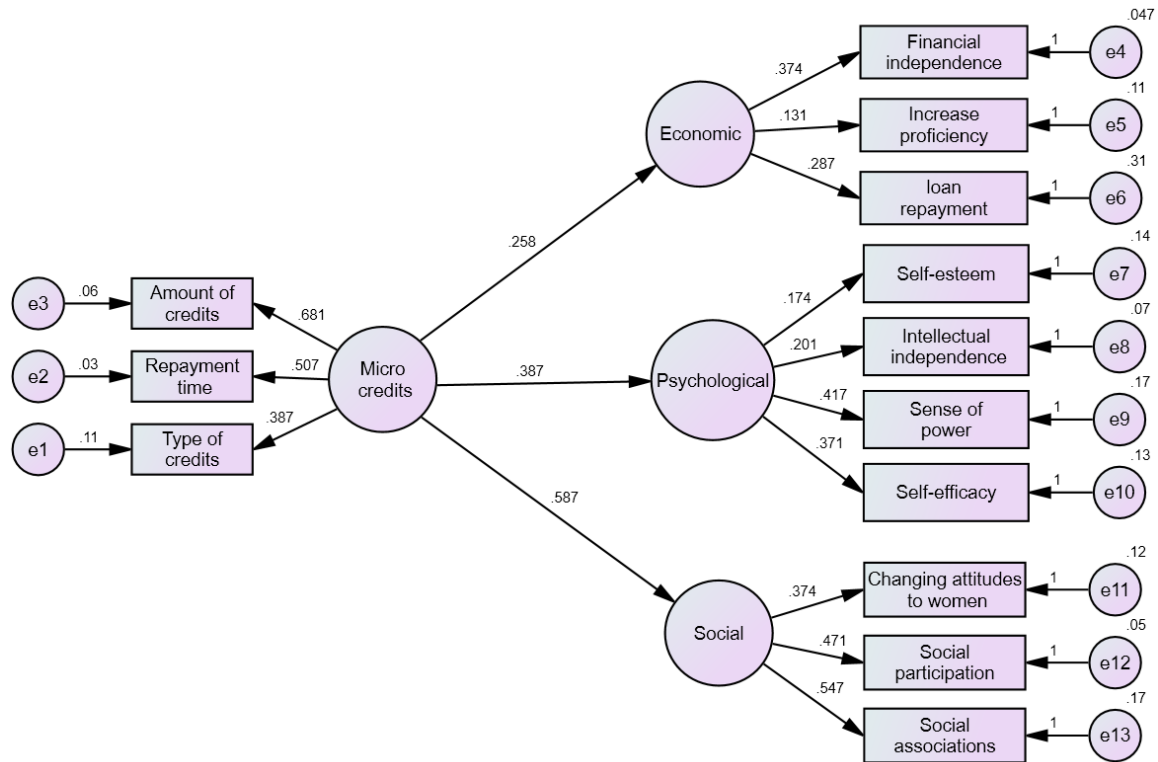
AMOS software was utilized to study the effects of micro credit on women's empowerment. Accordingly, the model was initially fit based on

statistics of structural equations. The results of model fit indicate that the statistics are well-suited for the test.

**Table 6. Model fit based on structural equation test statistics**

(Source: Research Findings, 2018)

Goodness-of-fit measure	Recommended value	Structural model (result)
$\chi^2$ test statistic/df	$3.00 \geq$	1.16
GFI	$0.90 \leq$	0.957
AGFI	$0.90 \leq$	0.947
CFI	$0.90 \leq$	0.971
NFI	$0.90 \leq$	0.972
RMSEA	$0.08 \leq$	0.000
SRMR	$0.05 <$	0.000
TLI	$0.90 \leq$	0.981



**Figure 2. The impact of micro-credit on women's empowerment**  
(Source: Research Findings, 2018)

As shown in the figure and structural equation model (SEM), micro-credit is an independent variable and empowerment dimensions (economic, psychological and social) of women are dependent variable. The analysis and estimation of the regression and significance values of research dimensions in relation to indices of women's empowerment reveal that micro-credits have exerted a positive impact on women's economic, psychological and social dimensions (see Table 7). However, it is also worth noting that based on interviews with female heads of households who received credits from Imam Khomeini Relief Committee, the women under study did not have a permanent source of income to set up an economic activity. In addition, most women need an adequate source of income to take care of their children. They assert that the credits allocated, if sufficient to purchase capital goods, could serve as a source of employment and income. In some cases, women often have a sense of confusion as they lack the knowledge of setting up a business and relevant education. According to female head of rural household, concerns about

the repayment of installments prevents women from engaging in risky activities. Also, the sum of each installment and payment intervals are major sources of problem for many of them. Therefore, in some cases, the allocated credits are spent on the costs of living and take care of children, rebuilding houses or saving in bank accounts to live off its interest

The proper length of repayment period as well as the type of credits (current or capital) also yield influence on its effect of improving women's empowerment. By increasing the repayment period, women have a greater chance of using the credit and diversifying their income. Further, for capital credits, it boosts the effectiveness of credit.

**Table 7. Estimation of Regression and Significance of Research Dimensions and Indicators**  
(Source: Research Findings, 2018)

Dependent variable	Direction	Independent variable	Estimate	S.E.	C.R.	P
Economic	<---	Micro-credits	0/258	.047	.139	***
Psychological	<---	Micro-credits	0/387	.110	.064	***
Social	<---	Micro-credits	0/585	.058	.341	***
Financial independence	<---	Micro-credits	0/347	.121	.115	***
Skill improvement	<---	Micro-credits	0/131	.127	.895	0.87
Loan repayment	<---	Micro-credits	0/287	.126	.961	***
Self-esteem	<---	Micro-credits	0/174	.133	.363	0.67
Intellectual independence	<---	Micro-credits	0/201	.132	.627	0.051
Sense of power	<---	Micro-credits	0/417	.118	.942	***
Self-efficacy	<---	Micro-credits	0/371	.114	.574	***
Change of attitude towards women	<---	Micro-credits	0/374	.128	4.753	***
Social participation	<---	Micro-credits	0/471	.204	5.058	***
Social associations	<---	Micro-credits	0/547	.157	.274	***

### 5. Discussion and conclusion

The present study investigated the effects of micro-credit on the economic, social and psychological empowerment of female heads of rural households covered by the Imam Khomeini Relief Committee. The results revealed that the level of empowerment dimensions of female heads of rural households is fairly high. Accordingly, the social empowerment dimension had the highest desirability. This can be justified in that women's financial self-reliance, even at a low level, can reinforce their social role and social status. In other words, credits empower women socially. The results are aligned with those reported by [Rani Mohanty et al. \(2013\)](#), [Mohajeri Amiri et al. \(2016\)](#), [Ahmadpour et al. \(2014\)](#) and [Bagheri et al \(2018\)](#). The results regarding psychological empowerment of female heads of rural households reveal that granted credits had the highest effect on the sense of power with a regression value of 0.416. Research shows that received credits can increase women's purchasing power and subsequently improve their ability to make important decisions about life events such as child marriage, changing careers, purpose of life, the intellectual management of income and family spending, foster the psychological dimension of empowerment.

As for the economic dimension of empowerment, the results illustrate that there is a positive relationship between the credits granted and the economic empowerment of female heads of rural households, suggesting that an increase in the

amount of credit will boost the economic empowerment of female heads of rural households. Also, the regression coefficient of the structural equations indicates that there is a positive relationship between these two variables. The findings of the study derived from structural equation analysis demonstrate that the highest regression between the credits and the economic empowerment of rural women was observed in two indicators of income and employment opportunity. Therefore, it can be argued that there is a positive correlation between income indices and employment opportunities as the independent variable and credit indices as a dependent variable. The results of economic empowerment of female heads of rural are consistent with those reported by [Sarah Wali et al. \(2019\)](#), [Al-Shami et al. \(2017\)](#), [Bushra and Wajiha \(2015\)](#), [Mudaliar and Mathur \(2015\)](#), [Gupta \(2014\)](#), [Nematollahi et al. \(2017\)](#) and [Saeedi et al. \(2018\)](#).

Based on the findings of this research, the following suggestions are offered:

- Increasing the value of granted credits is commensurated with the ideas proposed by female heads of households;
- Increasing the provision of capital credits;
- Increasing the repayment period;
- Conducting detailed and rigorous studies on the amount of capital required to create new jobs according to the specific conditions and situations of each region and granting loans based on the outcomes of such studies;

- Organizing training courses with financial support to introduce women to new activities and create employment for them;
- Informing women of the goals, tasks and guidelines to increase their awareness of the crediting process.

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## بررسی اثرات اعتبارات خرد بر توانمندسازی زنان سرپرست خانوار روستایی تحت پوشش کمیته

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### چکیده مبسوط

#### ۱. مقدمه

همواره تلاش برای برابری جنسیتی و کاهش موانعی که حضور زنان را از عرصه های اجتماعی و اقتصادی دور می‌کند، برای جوامعی که می‌خواهند توسعه پایدار را تجربه کنند؛ یک نیاز واقعی بوده است. نادیده گرفتن زنان به عنوان نیمی از نیروهای اثرگذار اجتماعی به معنای استفاده نکردن از تمام پتانسیل‌های موجود در جامعه به منظور بهبود شرایط و طی کردن مسیر توسعه در جامعه مذکور است. کمیته امداد امام خمینی (ره) یکی از موسسات عام‌المنفعه می‌باشد که یکی از وظایف آن، ایجاد تسهیلات و ارائه خدمات به افراد و خانواده‌های نیازمند است؛ از جمله گروه‌های نیازمند بهره‌مند از خدمات کمیته امداد امام(ره)، زنان سرپرست خانوار روستایی هستند که با توجه به شاخص‌های اقتصادی موجود، از شرایط اقتصادی مناسبی برخوردار نیستند. این نهاد در راستای توانمندسازی جامعه مزبور تاکنون اقدام به ارائه تسهیلات مالی در سطح روستاهای استان زنجان نموده است. بر این اساس، پژوهش حاضر با هدف بررسی نقش اعتبارات خرد (ارائه شده توسط نهاد مذکور) در توانمندسازی اقتصادی زنان سرپرست خانوار در نواحی روستایی در جهت پاسخگویی به سؤالات زیر تدوین شده است: - اعتبارات اعطایی چقدر باعث توانمندسازی زنان سرپرست خانوار روستایی شده است؟

با توجه به اهمیت مقوله توانمندسازی، اعتبارات خرد می‌تواند در ایجاد اشتغال و درآمد زنان روستایی سرپرست خانوار تأثیرگذار باشد؟

#### ۲. مبانی نظری

اعتبارات خرد، یکی از مباحث عمده در بحث توانمندسازی گروهها و جوامع نیازمند حمایت مالی از جمله جوامع روستایی است که از زمان گسترش آن تاکنون، دیدگاه‌های بازارگرا، دولت‌گرا و جامعه‌گرا مطرح شده است. مرور دیدگاه‌های یاد شده نشان می‌دهد؛ هدف از اعطای اعتبارات تمرکز و جهت دهی به سرمایه‌های خرد و در نهایت توانمندسازی گروهها و اقشار آسیب‌پذیر در جوامع است. توانمندسازی زنان از جمله رهیافت‌هایی است که برای ارتقای قابلیت زنان برای تغییر ساختارها و ایدئولوژی که آنها را در موقعیت‌های فرودست قرار می‌دهند؛ کمک می‌نماید. توانمندسازی یکی از اهداف مهم اعتبارات خرد می‌باشد و این شاخص معیار مهمی برای سنجش آن به حساب می‌آید. اعطای اعتبارات خرد از سوی نهادهای حمایتی، مؤسسات مالی و... یکی از گام‌های اولیه جهت قرارگیری در مسیر توانمندسازی است. واضح است که سازه‌های اجتماعی - اقتصادی مؤثر بر توانمندسازی اقشار و گروه‌های نیازمند از قبیل زنان روستایی سرپرست خانوار، متعدد می‌باشند و تقلیل توانمندسازی به صرف اعطای اعتبارات، آن هم در حد خرد نمی‌تواند به طور کامل پاسخگوی انسان‌های نیازمند باشد؛ اما بدون شک گامی اساسی و مهم در جهت افزایش اعتماد به نفس، کیفیت زندگی، رضایتمندی و سطح اقتصادی آنان است.

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آدرس: گروه جغرافیا، دانشکده علوم انسانی، دانشگاه زنجان، زنجان، ایران

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## ۲. روش تحقیق

تحقیق حاضر با توجه به پرسش‌های مطرح شده در آن، به لحاظ ماهیت کاربردی و از نظر روش، توصیفی - تحلیلی و از لحاظ قابلیت تعمیم یافته‌ها نیز از نوع پیمایشی محسوب می‌شود. جامعه آماری تحقیق، زنان روستایی سرپرست خانوار تحت پوشش کمیته امداد امام خمینی (ره) در ۳۸ روستای بخش مرکزی شهرستان زنجان می‌باشند که تمام شماری شده‌اند؛ لذا حجم جامعه آماری و حجم نمونه ۱۱۰ نفر می‌باشند. روش جمع‌آوری اطلاعات کتابخانه‌ای و میدانی و ابزار گردآوری اطلاعات، پرسشنامه می‌باشد. پایایی پرسشنامه بر اساس مقدار آلفای کرونباخ آن برابر با ۰/۸۰ به دست آمد که نشانه مناسب بودن مقدار آن می‌باشد. به منظور تجزیه و تحلیل داده‌ها از دو روش آمار توصیفی (میانگین، انحراف معیار) و استنباطی (آزمون تی تک نمونه‌ای و معادلات ساختاری) استفاده شده است.

## ۴. یافته‌های تحقیق

تحلیل میانگین عددی حاصل از سطح ابعاد توانمندسازی زنان سرپرست خانوار روستایی در ابعاد اقتصادی، اجتماعی و روانشناختی (فردی) مبین بالا بودن این سطوح از ابعاد توانمندسازی زنان سرپرست خانوار روستایی می‌باشد. همچنین نتایج نشان می‌دهد میزان آماره  $t$  در بعد اجتماعی بیشترین میزان را به خود اختصاص داده است. بررسی و برآورد مقادیر رگرسیون و معناداری ابعاد و شاخص‌های تحقیق بر روی توانمندسازی زنان نشان می‌دهد، اعتبارات خرد بر روی ابعاد اقتصادی، روان‌شناختی و اجتماعی زنان مؤثر بوده است لیکن یادآوری این نکته نیز الزامی است که زنان مورد مطالعه منبع درآمد دائمی برای شروع یک فعالیت اقتصادی را ندارند. آنها اظهار نمودند میزان اعتبارات تخصیص یافته در صورتی که امکان خرید کالاهای سرمایه‌ای را بدهد؛ می‌تواند منبعی برای ایجاد اشتغال و کسب درآمد گردد. یافته‌های پژوهش حاصل از بررسی معادلات ساختاری نشان می‌دهد که بالاترین میزان

رگرسیون محاسبه شده بین اعتبارات اعطا شده و توانمندسازی اقتصادی زنان روستایی، دو شاخص درآمد و فرصت اشتغال بوده است. از این رو می‌توان پذیرفت که بین شاخص‌های درآمد و فرصت‌های اشتغال به عنوان متغیر مستقل و شاخص‌های اعتبارات اعطا شده به عنوان متغیر وابسته، اثر مثبت وجود دارد.

## ۵. بحث و نتیجه‌گیری

ارزیابی وضعیت درآمد خانوارها قبل و بعد از دریافت اعتبارات نشان می‌دهد که وضعیت درآمد زنان سرپرست خانوار پس از دریافت اعتبارات بهبود یافته است. همچنین نتایج پژوهش نشان می‌دهد بعد توانمندسازی اجتماعی بیشترین میزان مطلوبیت را به خود اختصاص داده است. دلیل این امر را می‌توان اینگونه بیان کرد که خود اتکایی مالی زنان هر چند کم هم باشد، باعث افزایش نقش اجتماعی و پایگاه اجتماعی آنان می‌شود و یا به عبارتی اعتبارات موجب توانایی آنان از بعد اجتماعی گشته است. نتایج به دست آمده در خصوص توانمندسازی روان‌شناختی زنان سرپرست خانوار روستایی بیانگر آن است که اعتبارات دریافتی بیشترین تأثیر مثبت را بر روی بعد احساس قدرت با مقدار رگرسیون ۰.۴۱۶ داشته است. در بعد اقتصادی توانمندسازی، نتایج به دست آمده نشان می‌دهد بین اعتبارات اعطا شده و توانمندسازی اقتصادی زنان سرپرست خانوار روستایی رابطه مثبت وجود دارد، به این معنی که با افزایش اعتبارات، توانمندسازی اقتصادی زنان سرپرست خانوار روستایی هم افزایش می‌یابد.

**کلمات کلیدی:** توانمندسازی زنان، اعتبارات خرد، شهرستان زنجان.

## تشکر و قدردانی

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