

Rural Women's Experiences with Money and Developmental Intervention: A Case Study in Semnan Province

Soheila Alirezanejad¹

Associate Professor of Sociology, Faculty of Humanity, Garmsar Branch, Islamic Azad University, Semnan, Iran

Received 11 November 2017

Revised 24 January 2018

Accepted 22 March 2018

Abstract: *This article tries to analyze the interaction between the implementation of a microfinance project in a rural area and the social and cultural infrastructure prevailing in the project site. In 2000, 53 women in a small village in central Iran formed an association of beekeepers with the support of a developmental intervention promoting microfinance as a strategy for poverty alleviation. Because of its initial success the association attracted national and international donors. Internal and external tensions, however, led the association to break up in 2010. After breaking up, they came together based on new smaller groups after two years; but in 2016 just a few of them were making money. My questions are these: What were the socio-cultural conditions that made it difficult for these women to continue working as a team? Why only a few of them are making money in final situation? Employing a mixed method, this paper attempts to answer these questions. Observation showed that two basic attributes, age and education of the association's members, polarized the members into two categories, intensifying growing mistrust among the members of the association. Additionally, the diminishing trust among the members was exacerbated by the unintended consequences of different stakeholders' and donors' treatment of the association's members. A combination of these factors led to the break-up of the association into five smaller groups after ten years.*

Keywords: *Community Development, Developmental Intervention, tourism industry development, Government intervention, Iran.*

Introduction

The experience of the Grameen bank (Yunus, 2007) has inspired many people around the world, including Iranians, to formally implement the micro-financing approach². In Iran, as a component of development projects, microcredit loans are given directly to poor people and while there are numerous similarities among developing countries, different social, cultural, and economic factors may lead to different outcomes (Karim and Osada, 1998; Reeves and Baden, 2000). Microcredit has been called "one of the most significant innovations in development policy over the past twenty five years" and has been recognized as a "trickle up" approach, which has a long history in Iran (Ahlin and Jiang, 2007: 1). Microcredit loans for Iranian women officially started in 2000. The Land and Water project focusing on the watershed of the Hableh Rood River in three provinces of central Iran was launched at about the same time in three provinces of central Iran including Semnan province where the site of this study is

¹ Email: soal802001@yahoo.com

² Some UN agencies and a number of governmental and non-governmental organizations help implementing microfinance projects in Iran. The office of Rural Women's Affairs in the ministry of Jihad and Agriculture have been involved with microcredit financing since 2000. On the other hand, it is true that some Muslim communities have problem with microfinance but the community of women beekeepers was a community of Shiite people which has no problem with the idea of microfinance. Women and also men in Iran have actively involved with traditional microfinance funds name Gharzolhasaneh. The Author had had an extensive research on this traditional microfinance funds

located. The Project's facilitators decided to apply the idea of micro-financing in Rameh¹, a satellite village of the city of Garmsar. For the project investigated in this paper, fifty-three rural women formed an association to raise honey bees. Based on their meager savings and a loan from the Land and Water project, the members of the association received four beehives each and initial training in bee-keeping. As the group started to earn money, their success attracted the financial cooperation of two more organizations, one national and one international, in 2002-2003: the Agricultural Bank of Iran, and the UNDP-affiliated Small Grants Program (SGP²). The women's association operated for nearly ten years, but by 2010 its members had decided to split into five smaller groups. Their journey from success to dissolution and restating again raises some important questions: Why did the association break up after 10 years? How did different stakeholders affect the functioning of the association? Might they work together again?

In 2002, as a member of the team that was reviewing SGP's projects in Iran, I met members of an association called the "Women Beekeepers of Rameh" which had started its activities about two years before I met them. I observed the group for about 3 months and reviewed documents about its activities. The women seemed to be accomplishing their tasks successfully, a positive evaluation that was supported by other consultants and facilitators. I became interested in the association, wishing to learn how these women had achieved their success. In particular, I was interested in their community because:

1. They earned and saved money
2. The association was able to give small collateral free in turn to some members.
3. The women seemed conscientious about repaying their loans
4. The women accepted responsibility
5. There was a feeling of camaraderie and friendship among the group of women and they spoke freely and easily about each other, particularly their representatives

These features are important characteristics in any development project, so this team seemed to present a worthwhile object for investigation. The fact that more than fifty women could work together and interact harmoniously was remarkable. One was able to imagine that they could continue their activities for years. To find out more about the women I became involved in their activities for more than eight years. Moreover, this Rameh women's association displayed some features that made it a suitable case study of Iranian microfinance. Most key stakeholders engaging in financial activities, including microfinance, in rural areas of Iran were already involved with this community; international donors, the local and national government, the Agricultural Bank of Iran, and even interest-free microcredit funds played a role in the association's story³.

¹. Rameh is a satellite village of Garmsar, which is located about 55 kilometers to the northeast of Garmsar which in turn is about 100 kilometers east of Tehran. Garmsar and all its satellite villages including Rameh are irrigated by the Hableh Rood, the most important waterway in Semanan province. The 2006 census showed that Rameh had about 70 households and about 350 villagers, most of whom migrate back and forth to Garmsar and who leave Rameh deserted in the fall and winter. Rameh villagers engage mostly in farming and animal husbandry. The villagers plant wheat, barley, potato, tomato, and a variety of beans in a land about 205 hectares. There are also numerous orchards in both Upper and Lower Rameh and about 50 hectares are dedicated to gardens with cherry, apricot, mulberry, walnut, and apple.

². Rameh is a satellite village of Garmsar, which is located about 55 kilometers to the northeast of Garmsar which in turn is about 100 kilometers east of Tehran. Garmsar and all its satellite villages including Rameh are irrigated by the Hableh Rood, the most important waterway in Semanan province. The 2006 census showed that Rameh had about 70 households and about 350 villagers, most of whom migrate back and forth to Garmsar and who leave Rameh deserted in the fall and winter. Rameh villagers engage mostly in farming and animal husbandry. The villagers plant wheat, barley, potato, tomato, and a variety of beans in a land about 205 hectares. There are also numerous orchards in both Upper and Lower Rameh and about 50 hectares are dedicated to gardens with cherry, apricot, mulberry, walnut, and apple.

³. Results of an assessment conducted using Participatory Rural Appraisal showed that there are different kinds of financial institutions in rural areas of Iran. The comparative matrix showed that Agricultural Bank of Iran, traditional usurers, unofficial interest-free Funds, and microcredit associations are the resources which are available for villagers. Women, however, are not used to borrowing money from the banks and the usurers

Methodology

Having worked in different parts of Iran, I have learned the importance of employing a mixed method (including qualitative and quantitative methods) when conducting research on the social and economic situation of Iranian women. Thus the research modality pursued here was mainly qualitative, grounded in my close, long-term relationship with the beekeepers association. To support my observations I included in the research approach a quick survey and prepared a questionnaire to gather quantitative data on the women's experiences (Creswell, 1994: 175-178). The questionnaire worked well with the young women in and out of the group, but most of the older women did not like to answer the questionnaire. So in this case I conducted semi-structured interviews to implement the questionnaire (Ibid). I interviewed about 30 members in total. Some also took part in focus group discussions during more than 13 years. I also worked with them and even invested on their projects¹. During some of our interactions, some members of the association exhorted us not to remain as passive observers, but to cooperate with them in solving their problems, both in the public, social domain and in the private sphere of their homes. Gradually we became aware of their unhappiness with some of the project's outcomes and the reasons for the underachievement of their beekeeping activities.

The women we observed became sufficiently comfortable with me to feel safe criticizing the donors. Nevertheless, they repeatedly reminded me that outsiders, including myself, did not really understand their situation, and they seemed bent on changing this outsiders' perspective, at least as they conceived of it. The women openly shared their life stories, and such uninhibited interaction with us we took as an indication of their trust in us. We conducted semi-structured interviews but most of the time our interactions were open-ended (Reinharz, 1992: 18-21). The members were not just a target group for collecting data, but also active partners in the data collection process.

The Story - Forming the Association

In 2000, some UN agencies cooperated with Iranian national and local government to start a water resources management project in three different provinces: Tehran, Semnan, and Mazandaran. The aim of the project was to manage the watershed of the Hableh Rood River. The funding agencies intended to improve women's participation in public life by implementing microcredit. Rameh village fell within the scope of this project. A group of facilitators from University of Tehran and the Ministry of Jihad and Agriculture went to Rameh to introduce themselves to the villagers (Shaditalab, 2002). The facilitators visited the villagers regularly, holding meetings in the local mosque. The villagers and facilitators told us subsequently that it was mainly men and only a few women who attended the first meeting. However, these women told other family members and neighbors about the meeting and encouraged them to take part in subsequent sessions. At first the women sat behind the men, but gradually moved to the front of the men's section. Increasingly, women began to give voice to their concerns about the village, and the men learned to listen to the women.

individually. Microcredit associations are the most available resource of loan for Iranian rural women. Based on the Arab Mazar's report, Agricultural Bank of Iran is the most important donor in rural areas of Iran. He believed that interest-free loan funds provide 5 percent of credits in rural areas. The local shopkeepers, future commodity contracts, and acquaintances are the other available resources for villagers. The Acquaintances offered about 15 percent of credits. Mafy, F. Microcredits, characteristics, experiences, concerns and strategies. (2008). The Agricultural Bank of Iran has provided a loan program similar to microcredit loans since 1994, named hazrate Zeinabe, whose target group is poor rural women who are breadwinners of their households. These women are supposed to own no land or business. The Agricultural Bank of Iran had another facility for rural women named Iran. But a consultant of the Agricultural Bank of Iran believes that Iranian women prefer not to work with banks. According to the aforementioned Participatory Rural Appraisal, unofficial and official microcredit institutions are as effective as traditional usurers but the banking system is not a resource for Iranian rural women. Balaly, L. "The Report of the Microcredit Funds of Iranian Rural women, Phase 2." Office of Rural Women's Affairs, Empowerment and improvement of rural women's Organizations Department. (2007). The UN agencies are also supporting microcredit institutions.

¹ The one who I invest in her project never pay back my share or my money.

Meanwhile, the facilitators invited the women to take part in workshops held in Garmsar, providing a van to transfer them back and forth. Some rural women were escorted by a few elderly men who took part in the workshops¹. The women came up with some interesting proposals amongst which the idea of gathering indigenous herbal medicine and keeping bees were the two most popular. Both of these activities had historical precedent in that area. In the end the women chose to be beekeepers. The women of Rameh were certain that they could successfully keep the bees and earn good money by selling this popular and widely consumed traditional food.

Introducing Microcredit Fund to the Association

After attending a few donor workshops the women of Rameh decided to establish their own association, and thus met in informal gatherings with the facilitators. The women expected to receive money from the Land and Water project directly to buy beehives. In connection with the establishment of their association, the Rameh women contributed a small amount of money (about \$2) every month to a collective fund. Thus when the association decided to buy beehives it could draw from two resources: Its own small monthly savings that had grown to about \$500, and the money contributed by the Land & Water project, which totaled approximately \$2000. About fifty members of the association held a meeting with some of the facilitators and government officials to formalize their decision. Subsequently, three association representatives, one official of the local government, one elderly gentleman from the village who was an expert in keeping bees, and a driver travelled to northern Iran to buy bees. The representatives returned feeling satisfied that they had accomplished their job well. Each member of the association received four beehives, but for a variety of reasons that I will elaborate on later, the women of the association did not keep all the beehives in one place. This issue notwithstanding, soon enough the women began to generate income from the harvested honey. They were proving successful and soon attracted the interest of new donors.

Basic features of the Association

The association's basic features were as follows. Members were all married. Most of the spouses of association members were not in a good enough financial situation to adequately support their spouses and families, so this attribute was fairly uniform across the membership. Some had been married more than once. The youngest member of the group was 27 years old while the oldest one was 68. The mean age was 41.2 years. Of the 50 members of the association, four of them had no children while one had 10 children. Many members specified that when they became involved with development programs, they began to think about the significance of education. Some of the younger members of the association even decided to go back to school to gain higher degrees. This resulted in a number of women becoming literate and some women achieving a high school diploma. A statistical analysis (Pearson chi-square) showed a significant covariance between "age" and "level of education" of the association's members, and that the higher the age of the women, the lower their level of education. This shows that the association is polarized when it comes to "age" and "education." We used the age of 40 to separate among younger and older women, because historically women of Rameh first had access to a local school about forty years ago. The elderly people told us that before the Islamic revolution in Iran, there was an elementary school in the village in which boys and girls could study but soon the school was closed for lack of sufficient number of students. At that time parents who wanted their children to continue their education migrated to Garmsar. Some women and their parents told us that the girls had to live in Garmsar or closer satellite villages while their parents stayed in Rameh.

No other variables were found to show such impact across the group as those of "age" and "level of education" had greatly affected the performance of the members of the association. Therefore the two variables "age" and "education" appeared to be key attributes of association members. While the younger women enjoyed higher levels of education, the older women possessed more abilities and skills in handicrafts and in traditional forms of knowledge such as herbal medicine and keeping bees.

¹ . I asked one elderly gentleman if men were worried about women being transported. He replied there was nothing to be worried about because "I was there to monitor the situation."

Summarizing the distribution of the variables education and age, two identifiable categories of association members were distinguished¹:

1. Older women²: Women above 40. These women tended to be more skilled in traditional handicrafts and indigenous knowledge about plants and agriculture. They were mostly uneducated.
2. Younger women: Age below 40. These women were literate; some even had a high school diploma, but often had few skills in traditional crafts and little knowledge of indigenous herbs and vegetation.

The two categories of members had different abilities, knowledge, and awareness. Although, fundamentally, these different capabilities could be considered as complementary and positive, in fact the members of the association were polarized on the basis of these differences. This polarization affected all activities of the group in both a negative and positive ways.

Opportunities and challenges for the two categories of women members corresponded to both the number of beehives they could obtain and the number they could manage to keep. While some members were losing their bees, a few variables intensified this situation.

Age Categorization among the Representatives

The members of the association elected five representatives when they formed the community. Both old and young women were elected as representatives. Interestingly, the two oldest representatives gained the most votes. For some reason there was never a second vote. One of the young and well-educated representatives quit the association very soon after being elected, soon followed by another. These two representatives were replaced by women who had gained fewer votes in the original election and both of them were among the younger members. One of these two new representatives had a high school diploma while the other completed hers while serving as an association representative. These two shouldered most of the administrative activities for the following seven years. The five elected representatives of the association kept their positions with no rotation, a lack of turnover that eventually led to dissatisfaction among some members, especially those with less formal education who did not think that information was being properly disseminated among the members. Older representatives also complained about a lack of new information and felt that they had less access to donors.

New Stakeholders, New Opportunities

The beekeeper association had been working successfully for about two years. This success gave the facilitators the opportunity to negotiate with two new donors, including governmental and international donors that supported microcredit associations in Iran. There are several stakeholders that work in rural areas of Iran. Among them, the Agricultural Bank of Iran is a very important actor in addressing villagers' financial concerns. Based on negotiations with the project facilitators, the Agricultural Bank of Iran agreed to provide interest-free small loans to some of the younger members of the association. The facilitators had argued that any loans should be directed to all members of the association, but the bank decided only to give them to members who were under 40 and jobless. At the same time, an international program also approved a grant to the association, and thus two new stakeholders provided new opportunities for association members to improve and upgrade their business. In sum, the facilitators attracted three different financial resources to the association: 1) a developmental grant without repayment from the Land and Water Project, 2) interest free loans from the Agricultural Bank of Iran, and 3) a grant from international program. A brief explanation of the latter two follows.

¹ . If we add the number of children to the basic features of the Association, the categorization will not change.

² . We used the age of 40 because historically women of Rameh first had access to a local school about forty years ago. The elderly people told us that before the Islamic revolution in Iran, there was an elementary school in the village in which boys and girls could study but soon the school was closed for lack of sufficient number of students. At that time parents who wanted their children to continue their education migrated to Garmsar. Some women and their parents told us that the girls had to live in Garmsar or closer satellite villages while their parents stayed in Rameh.

The Agricultural Bank of Iran

As part of the development policy of Iranian national and local governments, the Agricultural Bank of Iran provided 33 individual members of the association with small interest-free loans of approximately \$1000 each. The loans were also collateral-free and the members to whom they were offered agreed to repay them within four years at a monthly rate of about \$21 per month. The total amount of the loan package was about US \$33,000¹. Despite the facilitators' request that all members of the association receive the Agricultural Bank's loans, only 33 women—all of them association members under the age of 40—qualified for loans. Loan conditions stipulated keeping about \$300 to cover personal and family expenses, while the rest of the money was to be used by recipients to buy more beehives. Consequently, recipients were able to purchase about 10 more beehives each. The facilitators asked the younger member recipients to share their new resources with the rest of the members, but the 33 women did not wish to share with those who had not received loans because they believed that they could not do so given that every recipient was personally responsible for paying back their loan. Unsurprisingly, members who did not obtain loans were very disappointed, and it gradually became clear that they neither forgot their disqualification nor forgave loan recipients for their perceived selfishness. The older women thought that their representatives and facilitators should not have accepted the loan package unless it was provided to all members of the association. On the other hand, the younger members never regretted this unequal situation. Because of these circumstances some of the older members who did not receive the Agricultural Bank's loans decided not to repay the installments of an internal loan arrangement provided for them by the association. The Association managed members' savings, which amounted to a meager sum. They used to pay some collateral-free loans to the members of about \$100-\$150. A few older members had received this loan from the Association before. For the first time, the age difference among association members became a divisive issue.

The International Program

The UNDP-affiliated Small Grants Program was the third stakeholder to contribute to the association. This international program gave the association a grant of \$17,500. To implement the project "Integrated sustainable conservation of Rameh village rangelands," whose goal it was to improve the village pastures and natural environment (<http://sgp.undp.org/>). The agreement between the Program and three representatives of the association specified certain tasks that the association became responsible for performing and stipulated guidelines on how to spend down the grant. Thus the association could not spend the money in any way it wanted. Association members of both main categories cooperated to accomplish the goals of the project, and members also collectively visited different projects' sites, took part in workshops, and met with successful and entrepreneurial women. This gave the women of the association new opportunities to go out of their homes and work together. During this process the women got closer to one another and the financial, social, and emotional distance between them diminished. However, the story ended on a less harmonious note. Because the younger and more educated representatives of the association had signed the project's contract, they had to take charge of the project. The donors preferred to work with the younger representatives because they were literate, but in this way the older and less educated women again lost their customary position of honor. In fact, the older women of the association were admired by the locals, the facilitators, and the donors, and it is only natural that these women expected to have more control of the association and closer relationships with the donors. But as we have seen this expectation was frustrated twice—the first time when the Bank only granted loans to individual younger members and now again when the older women lost control to the younger educated members with the project.

Emerging Problems and their Roots

For the first two years of the project everything went more or less well. Some women lost their bees in the first year, and a few more women lost theirs in the second. But in the third year most of the remaining women lost their bees and only a small group managed to keep their hives. The official reports showed

¹ This information was gathered via interviews with facilitators, especially Mr. Mohseny and some members of the Association.

that most of the women lost their bees because of drought. However, some not only maintained, but actually even increased, the number of their hives under the same environmental conditions. In any case, the women who lost their bees did not restart their businesses as beekeepers; very few ever started another business jointly. Then, members of the association began searching for a charity loan like the one they had received from the Land and Water project, but unfortunately no such charity was forthcoming this time. They also tried to take out a low-interest loan from the Agricultural Bank, but fewer of these kinds of loans were available. Finally, having considered several options, the association elected to break into five smaller groups after 10 years in existence. It is clear that a variety of internal and external variables influenced this situation, but it appears that two internal components ultimately account for the group's demise: first, the association was polarized on the basis of age and education; second, the women members did not have the association as their first priority, and thus primarily followed individual agendas.

Interaction between the two categories within the Association

There is a significant covariance between association member education level and age and the administrative staffing of the group (younger women were more educated and were actual representatives of the association). The distribution of the administrative positions (representatives, treasurer, and inspectors) among members was unequal. This is a very important detail because actually the association's relationships with different organizations, donors, and stakeholders were facilitated and carried out through these positions. Members who occupied administrative roles could extend their relationships and reach out to powerful resources in the public domain. Even though members of the older and less educated segment were the highest vote getters in the original election, future events pushed them to the sidelines, thus concentrating power in the hands of a few younger and more educated representatives. As discussed previously, the Bank's decisions first to deal with the women as individuals rather than as a collective, and then to extend the loans only to the younger more educated members, further divided the association into two unequal groupings. Later circumstances exacerbated the divide, compounding a problem that could not be satisfactorily resolved.

The International program, despite its intention to work with the association as a whole, chose two younger and more educated representatives to be their main points of contact. The International programs' project contractual mandate empowered these two women but antagonized many others. Another factor contributing to the divide was lack of training in financial and administrative work within the association. Some of the older and less educated women were willing and able to participate and capable of leadership, but feared that their lack of education and training made them less competent and thus did not take any actual lead. Many members felt unable to grasp or to manage the association's financial and administrative responsibilities. In 2009, some members brought their husbands to the association to help them try to evaluate its financial reports. Over time, the key positions of the association were occupied by younger, educated women, such that older and less educated women felt they had no chance to assume these roles. Given the situation, skillful older women were disappointed by not being able to reach the donors, while nevertheless believing that they were sufficiently qualified to lead the association. As one of them kept telling us: "I am illiterate, but I can negotiate very well. The younger representatives should let me accompany them to different meetings with the donors. If I were there the donor might not waste our money," which in this context meant forcing the association to spend the money according to the narrow mandate of the specific stakeholder. The opportunity offered to certain members of the association turned into a hazard for the group as a whole, and tensions rose as the financial gap between the younger members who received the Bank's loan and older members who did not increased.

Association members – or individual members of the Association

The main problem may have begun, early on, when the majority of women decided to keep their bees individually. It does not mean that they did not want to keep working with the Association. They mostly said that they wanted to keep the Association. Drawing on the Grameen Bank's experience, when women organize themselves as a group it seems that their situation both in the association and individually may be similar to what Yunus describes when he notes that women who want to be involved

with the Grameen Bank's loan program have to actively participate in forming their groups (Yunus, 2007: 63). In this process a level of trust and cooperation is built. Each woman realizes that being a member of a group will help her increase her chances of securing a loan. But the experience of the Association of Women Bee Keepers was quite different because, ultimately, the members focused individually on the financial help from donors rather than on one another. This was exacerbated by basic demographic features of the association hitherto discussed, as well as the particular conditions for the intervention of stakeholders. In retrospect, it seems that when the women decided to save money, they did not think of it as form of communal savings but as individual bank accounts to be drawn from at will. Furthermore, because of the relatively large size of the group (53 members) it was hard to build trust among the entire membership. Consequently each woman kept her four beehives individually, with all the difficulties that this would entail. As beekeepers actually live in Garmsar they had to transport the bees among different places and keep them in the urban environment of Garmsar, which further added to their difficulties.

Another significant cultural belief contributed to the women's decision to keep their beehives individually. Some association members told me that they kept their hives separately because they feared the evil eye. Similar features were observed in some other researches (Spooner, 1978: 76-84). They were afraid that friends, family, and neighbors who might be envious of their success would give them the evil eye and thus ruin their business. Most of the members never told others the exact amount of honey they produced or sold, not even their closest family members like sisters and parents. Each member therefore took her beehives and kept them near her home. Many problems ensued. Some neighbors, husbands, and children did not like to live near the buzzing and stinging bees. Some of the neighbors complained to the municipality in an attempt to force the beekeepers to remove their hives. Some irate people even removed the beehives themselves. Also, because moving the hives to different areas in search of the right flowers was very expensive, and because the women in the meantime still had to take care of their traditional duties as wives and mothers, the situation for many of them became unsustainable¹. Thus, as the situation got worse some members decided to sell their hives.

Diminishing trust and unraveling group solidarity could be seen in some other phases as well. As discussed, the Agricultural Bank's loan were given to younger members who did not share their loans with the older members despite the facilitators' advice to do so, choosing to act as individual beekeepers rather than as a group. So despite our initial observations about group camaraderie, in this crucial case the women chose not to support one another. The case of the project credits another important manifestation of the decreasing trust. Some members, especially the older women, could not understand why the international program paid out the grant money². But imposed all kinds of restrictions on its disbursement. These women believed that once they were given the money it belonged to them, and they should be free to decide how to spend it. In their frustration they criticized their own representatives for the way they disbursed the money, yet the representatives had to spend the money based on the contract they had signed with the international program, an arrangement that did not make much sense to the older members. The two young representatives kept holding meetings to provide all members with information in order to convince them of their honesty and win the older members' trust. But they were not successful; the representatives never managed to get the group beyond the stage of members talking past each other to actually negotiating to reach agreements.

¹ . Despite all of the problems women approached the local government to give them a piece of land where they could keep their bees. The government suggested that they keep their bees in the national park, quite close to Garmsar, which the government agreed to leases to them for 99 years. But the women did not accept this plan. Then government asked them to find a piece of suitable land which belonged to the government but the women could not find it. When their problems became unmanageable, they started to think about keeping bees collectively but unfortunately it was too late. Only one group of about five members of the same extended family reported that they kept their bees together in one place.

² . This characteristic was very important. This feature has been discussed in an article. It shows that the way women understand money has impressed on the way they spend money. Their experiences with money had shaped the way they understand money. This undretanding is profoundly different from men's (Alirezanejad, 2015).

Separation - The End of the Story

Given the situation described in this paper, most of the members of the association wanted to start a new and easier venture, involving fewer women. They wished to once more take out loans individually or as a community-based organization (CBO). However, fewer loans were available due to changes in external circumstances. The women looked for a donor to support them without a requirement to repay the funds. No such donor emerged. Applying for a new grant from the international program did not appeal to the women both because they had misunderstood the stipulations of such a grant and because of their low trust in fellow members who were in direct contact with the international program? The representatives of the association saw the growing lack of trust among some members as the expression of an increasing desire among the members to break up. In the opinion of some, they could work better in a smaller group. At the same time, the members were deeply disappointed by the improbability of receiving another financial loan from the donors. This situation ultimately led the members of the association to split into five smaller groups after more than nine years together as one body. The new groups' members were closer to each other geographically and seemed to have many similar approaches towards the venture they wished to undertake, but now the five groups had become one another's competitors, rather than collaborators. One of the representatives told me that we need to compete together to reach a better situation.

After a period of passiveness one group, under leadership of one of the representatives, began to prepare some new projects in 2011. They prepared some dried fruits, herbal medicines, etc. for sale in local and national exhibitions but maintained the old name. They also accepted some new members and tried to be in touch with some new donors. They have negotiated with some national and international donors and have begun some new small projects. Some of them, including a couple older and young women, have kept their beehives and sold honey. They are continually seeking for new opportunities of earning money but the older and more experienced women are not active members of this group. Actually 2-3 members of this new group are working and making money and most of the other members are passive.

Conclusion

This paper has examined achievements and failures of the Association of Women Bee Keepers of Rameh in rural Iran. Initially the members of the association included two categories: younger and educated women, on the one hand, and older, mostly uneducated women but skilled in traditional crafts and local herbal medicine, on the other. Initially, association representation was drawn from both categories but later only the educated and younger members represented the association. The loans given to young members on an individual basis intensified the divide between these two categories. Step by step, different stakeholders' interventions deepened the gap, finally leading to the breakup of the earlier association. The tension between the older and the younger members intensified partly because of the unintended consequences of the actions of the national and institutional donors. The Land and Water parent project created expectations that could not be met again later, despite requests from the women who wanted further assistance. The Bank preferred one category of women over the other, and the International Program support had to live up to UN-mandated standards which some women of the association neither understood nor wished to abide by.

The two categories of association members possessed different kinds of awareness and knowledge. Some women, mainly the older ones, could not distinguish among the types of financial support that the association had received and the rules governing the distribution of the support. This led to older members believing that the money was being wasted, for which they held their young project representatives accountable. Suspicions increased inside and outside of the association because of this. A few of the members' husbands exacerbated the problem by attending the meetings unexpectedly or provoking their wives against some association representatives, resulting in gossip and rumors spreading both inside and outside the association. Gradually, a majority of the members stopped taking part in the group meetings. The association representatives felt frustrated interacting with fifty disgruntled members. In sum, the unintended consequences of the actions of different stakeholders intensified the diminishing trust among members of the association.

The results of this study reinforce the oft-repeated conclusion that a microcredit project, as a modality of development, cannot be implemented as an abstract project. It needs to be tailored to the social needs and cultural contexts of the people involved. Different stakeholders might become interested in taking part in development-focused projects like the one involving the Association of Women Beekeepers in Rameh. However, careful stakeholder analysis should precede such involvement, as it can help facilitators prevent, mitigate, and more effectively deal with the unintended consequences of developmental interventions such as the ones discussed in this paper. Stakeholder analysis needs to be done by individuals who are intimately familiar with the social and cultural circumstances of the people whose lives will be impacted by these projects. By the time our story ended, many members of the Rameh beekeepers' association did not have practical plans for their future. While microcredit loans helped the women gain self-confidence and familiarity with non-traditional activities, the economic and social infrastructure could not support and sustain the objectives of the association in the long run. Although beekeeping was a traditional knowledge in Rameh but mostly some older men had had this knowledge as well as a few older women. Then actually younger women seek modern training about beekeeping. Some of younger women asked me to negotiate with my colleagues in veterinary school to train them. It seems younger women have not wanted to pursue traditional knowledge of beekeeping. They actually prefer to learn it from professors rather than learning it from skillful elderly women from their own village.

A few of women were empowered enough to find a way in this foggy sphere of developmental interventions to make money and become socially active. Luckily these few women came together in one of the smaller groups. Some new members joined them (they are more than 20 nowadays) and they could attract some governmental donors to continue their story in a new atmosphere. The most important point is that these younger women would like to become like urban women. Sometimes they deny their rural experiences. They would like to ignore their situation and pretend to be like urban educated women.

References

1. Ahlin, Christian and Jiang, Neville (2007). "Can micro-Credit Bring Development?" 31/82.
2. Alirezanejad, Soheila (2015). "Visible and Invisible Money: Different Opportunities for Rural
3. Buenos Aires: UNESCO Chairs of Gender Creswell, J.W. Research Design: Qualitative & Quantitative Approaches. (California: Sage Publication, 1994). 175-178.
4. <http://sgp.undp.org/> GEF Small Grants Program. "Community Action Global Impact." UNDP. 2012.
5. Karim, Reaul and Osada, Mitsue (1998). "Dropping Out: An Emerging Factor in the Success of
6. Microcredit- Based Poverty Alleviation Programs." *The developing Economics*. 36.3: 257.
7. Poverty. US: Public Affairs.
8. Reeves, H and Baden, S. (2000). "Gender and Development Concepts and Definitions" prepared for the Department of International Development (DFID) for its gender mainstreaming intranet resources- Report 55. Institute of Development Studies, University of Sussex: BRIDGE.
9. Reinharz, Shulamit (1992). *Feminist Methods in Social Research*. (New York: Oxford University Press.
10. Shaditalab, J. (2002) *Development and the challenges of Iranian women*. Tehran: Nashre Ghatre.

11. Spooner, B. (1976). "The evil eye in the Middle East." The evil eye Women in Iran” Gender Perspectives in Case Studies across Continents: Volume 2.
12. Yunus, Muhammad (2007). Banker of the Poor Micro-lending and the Battle against world