



Empowerment and autonomy of women in the economy

El empoderamiento y autonomía de las mujeres dentro de la economía

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ABSTRACT

The objective of this research is to describe the barriers that women have faced over the years, which leads to establish their impact on economic, financial and social aspects. The research has a documentary design, for the collection of information a brainstorming session was carried out, the topic was chosen, the documents were searched in Google academic articles, Mendeley was used as a database and the most important data related to the topic were analyzed. The results show that women have increased their level of education, which allows them to have access to a better job and therefore obtain more income in the economic aspect, in the financial aspect, women have greater access to credit to be able to undertake, although this is of a minimum value and in the short term, the aim is to increase the credit capacity of women and increase it to a longer term and at a lower interest rate, within society there are still

problems in terms of respecting women's rights, macho men who consider women to be inferior still do not respect them and assault them, even so the struggle continues and the strength of women to increase their participation and make their voices heard continues.

RESUMEN

El objetivo de esta investigación es describir las barreras que han enfrentado las mujeres a lo largo de los años, lo que conlleva a establecer su impacto en aspectos: económicos, financieros y sociales.

- La investigación tiene un diseño documental, para la recolección de información se realizó una lluvia de ideas se eligió el tema los documentos se buscaron en Google académico artículos se utilizó como base de datos Mendeley y se procedió a realizar el análisis de los datos
- 31 más importantes relacionados al tema. Los resultados muestran que las mujeres han incrementado su nivel de estudio lo cual le permite tener acceso a un mejor empleo y por ende obtener más ingresos en aspecto económico, en el aspecto financiero se las mujeres tienen mayor acceso a un crédito para poder emprender aunque sin bien este es de un valor mínimo y a corto plazo se busca incrementar la capacidad de crédito de las mujeres y que este aumente a un mayor plazo y una menor tasa de interés, dentro de la sociedad aún existen inconvenientes en lo que se refiere a respetar los derechos de las mujeres los hombres machistas que consideran a las mujeres como un ser inferior siguen sin respetarlas agredíéndolas, aun así la lucha sigue y la fuerza de las mujeres por incrementar su participación y hacer escuchar su voz sigue.

Keywords / Palabras clave

Inclusion, participation, rights, education, employment.

Inclusión, participación, derechos, educación, empleo

Introduction

Societies are characterized by reducing the opportunities to which individuals can access simply because they possess a particular characteristic; racial or gender, affect their path of economic growth by implementing rigidities on social institutions that are constituted

as the pillars of economic growth over the long term.(Botello-Peñaloza and Guerrero-Rincón ,2017)..

Despite the great scientific and technological advances of the 21st century, gender gaps have not yet been eliminated. No matter how many inclusion policies, gender quotas and high degree of awareness of this problem, justice, equity and inclusion are still far away. By 2017 worldwide, the female population was 49.6%, however, the participation of women in different social, political, economic areas; including finance are not close to 50%, on the contrary, they are below their potential (Herrera 2019).

32 The empowerment of women in the economy "Although worldwide there are still gaps in access to credit according to income and education level, it is also based on gender, to the detriment of women. The intention to generate an entrepreneurship by women is lower than that of men worldwide and this because there is a perception on the part of the female gender in a better capacity in self-sufficiency, finance and technology. Increasing barriers to women's economic inclusion and development. (Navas and Moncayo,2019).

The purpose of this research focuses on describing the barriers that women have faced over the years, which leads to establish their impact on economic, financial and social aspects. For which a qualitative research level has been considered according to its documentary design (descriptive-explanatory) as the data collection technique using documentary observation as the basis for the development, analysis and interpretation in relation to the role that women have developed in the above mentioned aspects. (Orellana and Sánchez, 2010).

In Latin countries such as Mexico, Colombia and Ecuador where gender gaps are reflected both at the economic and labor level towards women to participate in the economy of their country have been decreasing. Given the evidence of the barriers they have faced in the environment, currently they have been able to provide a higher level of job security which gives them an opportunity for stability and protection in society. (Sanchez, 2019). From a generalist perspective, empowerment is the expansion of the belongings and capacities of the poor population to participate, negotiate, influence, control and hold accountable the institutions that affect their lives. Its adaptation to the gender issue implies that it can be understood as the ability of women to make vital strategic choices, which had previously been

denied, and which entail a transformation in institutions, but also in patriarchal structures (Martínez and Carrasco, 2013).

"There are two points that should be emphasized. First, empowerment refers to strategic life decisions, that is, decisions that are critical for people to live the life they desire. Second, empowerment involves the expansion of the ability of an individual or group of people to make choices, in a context where this ability had previously been denied." (Covarrubias Feregrino, 2018).

- Gender is projected in an excessively masculine and technological conception of innovation, focused on the progress of high technology, while all "feminine" and "social" innovation is relegated to a second place, also mentions that women are concentrated in low paid work areas and their presence is still scarce in professional and better paid occupations, with the result that their potential is underutilized and their contribution to science and technology does not come to full realization (Muñoz et al, 2018).

The oscillation between thinking of themselves as workers or housewives is resolved for the latter under the principle that "nothing has to be given up". For women "it is a matter of getting organized," although they are aware that the arrangement is unfavorable. Their ability to manage time and to organize and mobilize their families demonstrates an enormous flexibility and capacity for accommodation. This reproductive centrality, as we see, does not happen smoothly and harmoniously, is not free of tensions and implies demands on the substantial members of the division of labor. (Vega and Bermúdez, 2019).

Within the barriers and possibilities that emerge in the narrative of women, designing educational lines of action within the framework of an international cooperation project whose main objective was to promote entrepreneurship, reveals the importance of including socio-educational programs that include components from the ethnographic approach, psycho-educational, socio-cultural and community programs that favor firstly the mental and physical health of women and secondly work at the level of close relationships and community space, in order to achieve greater security, are a clear example of the barriers that are crumbling step by step in this case study carried out in Ecuador. (Serrano, 2020).

Indicators that strengthen women's empowerment

In her study, she discovers five indicators that strengthen empowerment: the first indicator is an autonomy at the individual level, however in the labor sphere there is a lower level of progress, with significant obstacles; the second indicator refers to the fact that women perceive an advance in the factor of equal opportunities when compared to previous generations, the third factor shows that women aged 18 to 64 years consider that there are greater opportunities (or fewer limitations) for women to be present in areas of a social nature. A fourth indicator shows the increase in formal accessibility in the social sphere. (Alamilla and Lara, 2019)..

- 34 During the longest period of human history women were considered a necessary evil, an inferior being, systematically despised by society. From the moment in which jobs were divided into roles defined for men and women, this distribution was neither equitable nor symmetrical, but endowed men with superior and positive values, highlighting them in their political positions and their functions in war, while women's work was considered inferior and negative, singling them out only for their procreative function and directing them to motherhood. However, man is the only giver of life and woman is the creator. (Cantillo, (2019)).

Women have the same work capabilities as men, the fact that women have a new role as producers facilitates emancipation from the feeling of selfhood from the marital function, experiencing a feeling of autonomy since they are given security of the activities they are able to develop within society. (López , 2016).

Financial system and the degree of women participation

According to a study conducted in Mexico "The financial system in the country has characteristics that particularly affect women, firstly, banks have focused on granting consumer loans, secondly, they exclude various sectors of the population, small businesses and people with low incomes, in addition financial services are expensive, due to the high interest rates and high commissions charged, this exacerbates the difficulties in obtaining loans for the population in general and for women in particular, mainly those who require resources to start or develop their businesses" (Paz Calderón and Espinos Espíndola, 2019). (Paz and Espinosa, 2019).

The term bancarization is related to the general consequences of inclusion in the financial system, which opens its doors when a savings account is opened. Savings are encouraged after the existence of a debit card and new opportunities are opened to produce and

manage income. Women have the opportunity to manage their savings and through savings have long-term economic development, since in the long term they have the option of investing in an economic activity that improves their income. Access to credit is considered in the background, considering that they are not able to fulfill their responsibilities due to the fact that they perform domestic chores. (Uribe, 2015).

Women's participation in the political arena

The main mechanism currently used in current equality policies to achieve parity democracy is electoral quotas, which aim to ensure a minimum of female political representation in parliamentary elections. Within gender quotas one can find measures that pursue the establishment of involuntary quotas that are self-imposed by political parties in order to balance the gender composition of their candidacies 35 (Fernández de Castro 2017).

The programs in Mexico aimed at this group recognize the need to reinforce the entrepreneurial-social culture of productive projects and the mainstreaming of the gender approach, supporting the fact that by grouping rural and indigenous women and undertaking a project to carry out productive work, measures of empowerment are observed within the organization and an economic and social impact is produced; they begin to make decisions about how to invest money, what to spend, what to buy; and they start building networks among themselves and externally by relating commercially with suppliers and vendors.... (Robinson, Díaz-Carrión, and Cruz, 2019).

Influence on the economic environment

In the work environment such as women's participation in medicine, "Specific stressors for female physicians, including discrimination in the workplace, lack of role models, mentors, lower pay and fewer resources than their peers" (Espinoza-Portilla and Linares-Cabrera, 2020).(Espinoza-Portilla and Linares-Cabrera, 2020)..

The participation of women in institutions such as police, military service, is a major barrier already overcome by women where "Unlike men, women face the problem of double workday, besides their activity as police officers, they have to perform the work of mothers and wives. However, most of them rely on family and friendship networks to take care of their children. Because the workday is 24 by 24 hours, in some cases the male partners of female police officers

have become increasingly involved in the care of their children, when there are children at all. (Arteaga 2010).

Study of the role of women in Colombia "As the main figure of transformation for social change, necessary in this political juncture, which calls us to rethink a number of debates that are still in the pipeline, such as policies of violence against women, the issue of revictimization, the establishment of women displaced by violence, and a number of situations that respect gender. (Castro 2020).

Employment news with a focus on the role of women

36 It is indicated that agreements on the sharing of domestic work are flexible and practical solutions that allow solving problems that arise on a day-to-day basis, in which not much time is invested in dialoguing about how this sharing is to be. As a result, there are usually no negotiation processes in which explicit and elaborate rules and procedures are used. Where the man participates in the household, supporting the woman by dividing the weight and responsibilities of caring for a household and work responsibilities.... (Urrutia and Talca 2015).

Analyzing the determinants of female participation in the Chilean labor force, the article also examines factors such as machismo and other cultural values that influence female labor participation using two indicators for cultural variables, constructed on the basis of the Chilean survey. The first identifies whether a woman's background is embedded in a machista cultural context; the second classifies women according to a value index that identifies conservative activities. The evidence shows that the more women have internalized macho and conservative cultural values, the less they participate in the labor market. (Contreras and Plaza 2010) .

The relationship between gender, employment, informal employment or employment in the informal sector, wage differentials and poverty, in Argentina, Chile, Basil and Peru. Concluding that the informality of a job is not so much a cause of poverty, as the manifestation of the lack of job opportunities in the formal sector of the economy and the scarcity of formal jobs. Maurizio, (2019).

According to a study conducted in Colombia, "Women's access to formal employment when the Covid-19 pandemic emerged was affected, increasing even more the difference that had improved years before. A clear reflection of the situation in many Latin American

countries, there is still a percentage that struggles to get a well-paid job that does not differ from male labor, such as: jobs in medicine, military service, service to society as police officers, where in the past they were not given the opportunity to participate, are some of the barriers that women are gradually breaking down today. (Valencia Ramos 2021) .

In this context, although current discourses emphasize progress regarding women's participation in different spheres of life, nevertheless, the existing bibliography on this subject shows that their participation, specifically in management and leadership positions, is still scarce. Hence, studies carried out in different countries highlight the inequality between men and women in representative positions in organizations. (Sigüenza, Mendoza, and Álava 2019)..

- 37 On a global scale women earn only 77 cents for every dollar earned by men doing the same job, women generate 37% of the world GDP despite representing 50% of the global working age population in Ecuador the situation is replicated the financial aspect, female heads of household access to 21% of the total credit , being more serious in the rural sector where only 14.4% have access to credit. The gender equity gap must diminish and reach leadership levels. Financial exclusion varies by country and region, affecting women's access to financial services. (Flores, Pinargote, and Valdéz (2019).

While currently referring to "the increase in female labor participation responds to a diverse set of factors, among which stand out secular processes of individualization and autonomy combined with the decline and postponement of fertility. The expansion of women's educational credentials, making them in many households the main income provider or an equivalent income generator to men. Finally, changes in family arrangements, divorce rates and single-parent female-headed households have also increased women's participation in the labor market, generally making them the sole income earners. (Romero ,2020).

Materials and Methods

The research is defined as "Documentary research (descriptive) has the particularity of using as a source of inputs, but not the only and exclusive one, the written document in its different forms: printed documents or currently published on the Internet through which we

proceed to collect information through books, journal articles that consist with author and the respective procedure to be accepted as truthful, i.e. that consist with real information, in order to obtain results in the most possible close to the reality of the subject, necessary to carry out, we proceed to analyze the information collected through the variables of the subject ".(Morales ,2012).

The most important part of the research is the presentation of the results extracted from the research, which must be coherent according to the objective indicated at the beginning of the research, the research has its respective bibliography which includes: name of the book or article, authors, pages, name of the journal and other important requirements for the basis of the information extracted from books or articles for the development of the results in the case of this research the empowerment and autonomy of women within the economy, which is the subject of the research. (Rojas, 2010).

Results

The role of women in the economy in economic issues

In economic aspects, the role of women in the economy is still a great challenge so that, if they have an education, a university degree, they are often repressed by male chauvinist thoughts on the part of male roles that lead companies or by the society itself at a global level, the gap between men and women in the workplace continues its struggle.

Some progress has been made in reducing gender inequality in this regard. Globally, the % of contributing family workers has decreased significantly among women (17.0 percentage points over the last 20 years). Globally, the service sector has overtaken agriculture as the sector employing the largest number of women and men. In 2015, just over half of the world's workforce worked in the services sector, While 42.6 percent of all men work in the latter sector, well over half of the world's women are employed in the latter sector: women's employment in the sector has increased from 41.1 percent to 61.5 percent.(50.1 percent)(ILO 2016).

Women's empowerment is necessary for a bright future for women, the family, society and the country, and for women to make their own decisions in their personal growth. For a long time, the voice of many women has been restricted and can now be disseminated. In recent

decades the interest of women to study careers such as medicine, law, police, pilots and other careers, have been gradually destroying the barriers that have existed over time to get to occupy a place as a professional in these fields, demonstrating that they have all the ability to achieve efficiently and responsibly develop their work. (Espinoza-Portilla and Linares-Cabrera 2020).

Financial Aspects

The access to credit for women is not easy, currently they have a greater possibility of accessing credit since there is support for entrepreneurship where a large percentage belongs to women entrepreneurs who seek the possibility of having their own job.

39 Case study Ecuador shows an increase in access to credit to women ranging from 8,394 in 2016 to 59,634 in 2018 thus showing a considerable increase in credits granted by Banco Guayaquil, this information shows that changes are generated and the effort of women is recognized, in this concept enter women who have recently obtained their professional degree and single mothers who have access to credit to carry out their own entrepreneurship and in the case of professionals as they are; chef to open their own business covering their own expenses and those of their children. While education plays a fundamental role, having the support of the state provides more security for women. (Flores, 2019).

While the participation of women in the financial system has increased "It is important that women's businesses with high growth potential get out of the circle of short-term financing, high interest rates and small amounts, for this it is important the need for financial institutions to adapt their products and services according to the business segments in which women are found and facilitate their transition from one to another under criteria of productivity and profitability" thus giving women access to better interest rates and access to access to credit at a longer term giving the opportunity for better growth for their business.(CAF, 2018).

Empowerment of women in society

Over the last few decades, there has been progress in the awareness of men and women regarding the situation of discrimination against women and greater sensitivity to some of the problems that afflict them. The increase of knowledge, the generation of egalitarian values, the creation of norms and laws that legitimize the human rights of

women, the implementation of social policies that enable and promote equity are some of the paths that have been opened and are being traveled, although with great difficulty overcoming machismo, criticism of women themselves and the countless barriers that have existed in history and many more that are still present in society.(Fassler, 2010).

The main findings in studies and research show that more women than men start a business out of necessity; women generally have a higher level of education than men, and the survival rate of businesses run by both men and women are similar, although the desire to survive is similar between both genders. The conditions of inequality are awakening diverse interests since, with more strength, individuals, when faced with entrepreneurship, conceive a spirit of emotion and passion with the desire to get ahead and demonstrate that with effort, personal and professional goals can be achieved. (Bravo, 40 and Cali 2021).

It is observed that participation in roles that were not previously considered for women to develop such as politics is universally recognized as an instrument for women's empowerment and gender equity. Likewise, quota laws in the electoral sphere are an explicit aspiration in a good part of the countries that do not yet have legislation in this regard. Positive discrimination against women within the structure of the State is another recurrent strategy in the region. Moreover, in some recent plans, parity is beginning to be explicitly considered, not only in the electoral sphere but also within the governmental structure. (Montaño, 2017).

The situation of women represents a greater potential to transcend the traditional condition of women. They are experienced as the propellants, if not unique, then basic of the emancipatory process; those who have allowed greater freedom, greater protagonism and a greater possibility of choice for women. In the end it is the self-consciousness: where women work on themselves: first the work that gives them economic independence, second contraceptives that gives them personal independence and third university studies that gives them socio-cultural independence to women today at a personal level: a good self-esteem, self-valuation and self-confidence opening their own path. (Gasteiz ,2010)

Although the role played by women in society has improved, men are still in the majority when it comes to obtaining a doctorate worldwide.

They also constitute a vast majority of professional researchers: 71% compared to 29% of women. Women working in research generally earn lower salaries, have fewer opportunities for promotion and are often placed in lower positions, even if they have a similar or even higher level of qualification, so the road is still long to achieve the equity that has been proposed all these years. (Guillot, 2010).

It is concluded that the increase in female participation in the labor supply is a product of long-term factors, such as the increase in the educational level of women and the decrease in the fertility rate, among others. The increase in female participation in the labor force has repercussions on a country's economic development; gender inequality in employment has a negative impact on economic growth.

- Likewise, there is evidence in several countries that the increase in income controlled by women has an important effect on their families, since the expenses are concentrated for the benefit of their children, 41 referring to the fact that men put work first in a considerable percentage of cases. (Escobar, 2010) .

Despite progress towards a more equitable distribution of family responsibilities in some economically developed countries, women continue to carry the greatest burden. When women work, they are usually the ones in charge of finding solutions that allow them to maintain a balance with child rearing. This challenge is greater for salaried women, less for self-employed women, and even less for unpaid contributing family workers (who are still considered employed according to the standard definition of employment). (ILO, 2010).

Conclusions

The empowerment of women focusing on economic and entrepreneurial activity is of vital importance for the development of society as it reinforces participation in the production sector through education a woman is able to access a job with a salary that allows her to support her household and children's expenses if necessary, leaving behind the domestic work that most women used to do in the past.

In the case of access to the financial sector, strengthening the participation of women allows increasing productivity, which is linked to economic development, improving labor opportunities by

supporting the growth of micro and small enterprises or businesses run by women, generating a positive impact on the economy; however, there is a need to offer longer-term loans at a lower interest rate.

In conclusion, there is no doubt that the empowerment of women clearly facilitates and reinforces economic activity in the countries, since by generating income, this income begins to circulate in the economy and improves the quality of life of women and their families, despite the barriers and limitations that have been imposed on women over the years, overcoming them has allowed for the progress and evolution of societies.

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