ABSTRACT

Objective: This article addresses the impact of economic and financial education on rural entrepreneurs as a strategy to empower and strengthen their productive chains, benefiting both rural communities and the economy in general.

Theoretical Framework: Female empowerment, financial education and gender gaps are addressed, supported by the Empowerment Theory, Financial Education Model and Human Capital Theory, to show how financial education can close gaps and empower women.

Method: The research uses an exploratory-descriptive qualitative approach, with semi-structured questionnaires and group interviews. These instruments were applied to 52 women from 9 peasant associations and 11 public and private entities in three municipalities of the department of Cauca, Colombia.

Results and Discussion: Three relevant elements are identified for rural business development with a gender focus: Strengthen associativity for the exchange of experiences and development of entrepreneurial skills, promote economic empowerment through the management of personal and business finances, use ICT to through online learning platforms (Mooc) adapted to the rural context.

Research implications: The study facilitates the design of strategies to strengthen peasant associations with a gender focus, prioritizing the community, economic empowerment and the use of ICT, opening the door to future research in strategic rural development.

Originality/Value: The document provides essential information for public and private entities to strengthen female entrepreneurship in the rural sector, considering the particularities of the rural context, which differ from the urban environment.

Keywords: Rural Women, Financial Education, Gender Approach, Armed Conflict.

RESUMO

Objetivo: Este artigo aborda o impacto da educação econômica e financeira nos empreendedores rurais como estratégia para capacitar e fortalecer suas cadeias produtivas, beneficiando tanto as comunidades rurais quanto a economia em geral.

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Referencial Teórico: São abordados o empoderamento feminino, a educação financeira e as disparidades de género, apoiados na Teoria do Empoderamiento, no Modelo de Educación Financeira e na Teoria del Capital Humano, para mostrar como a educação financeira pode colmatar lacunas e empoderrar as mulheres.

Método: A pesquisa utiliza abordagem qualitativa exploratório-descritiva, com questionários semiestruturados e entrevistas em grupo. Estes instrumentos foram aplicados a 52 mulheres de 9 associações campesinas e 11 entidades públicas e privadas em três municípios do departamento de Cauca, Colômbia.

Resultados e Discussão: São identificados três elementos relevantes para o desenvolvimento de negócios rurais com enfoque de género: Fortalecer a associatividade para a troca de experiências e desenvolvimento de competências empreendedoras, promover o empoderamento económico através da gestão das finanças pessoais e empresariais, utilizar as TIC através de plataformas de aprendizagem online (Mooc) adaptado ao contexto rural.

Implicações da investigação: O estudo facilita a concepção de estratégias para fortalecer as associações campesinas com enfoque no género, priorizando a comunidade, o empoderamento económico e o uso das TIC, abrindo a porta para pesquisas futuras em desenvolvimento rural estratégico.

Originalidade/Valor: O documento traz informações essenciais para entidades públicas e privadas fortalecerem o empreendedorismo feminino no setor rural, considerando as particularidades do contexto rural, que diferem do ambiente urbano.

Palavras-chave: Mulheres Rurais, Educação Financeira, Abordagem de Género, Conflito Armado

APROPIACIÓN DE LA EDUCACIÓN ECONÓMICA Y FINANCIERA PARA EL EMPoderamiento EN MUJERes RURALES VICTIMAS DEL CONFLICTo ARMADO EN EL DEPARTEMENTO DEL CAUCA

RESUMEN

Objetivo: Este artículo aborda la incidencia de la educación económica y financiera en emprendedoras rurales como estrategia de empoderamiento y fortalecimiento de sus cadenas productivas, beneficiando tanto a las comunidades rurales como a la economía en general.

Marco Teórico: Se aborda el empoderamiento femenino, educación financiera y brechas de género, apoyado en la Teoría del Empoderamiento, Modelo de Educación Financiera y Teoría del Capital Humano, para mostrar cómo la educación financiera puede cerrar brechas y empoderar a las mujeres.

Método: La investigación emplea un enfoque cualitativo exploratorio-descriptivo, con cuestionarios semiestructurados y entrevistas grupales. Estos instrumentos se aplicaron a 52 mujeres de 9 asociaciones campesinas y 11 entidades públicas y privadas en tres municipios del departamento del Cauca, Colombia.

Resultados y Discusión: Se identifican tres elementos relevantes para el desarrollo empresarial rural con enfoque de género: Fortalecer la asociatividad para el intercambio de experiencias y desarrollo de habilidades emprendedoras, promover el empoderamiento económico mediante la gestión de finanzas personales y empresariales, utilizar las TIC a través de plataformas de aprendizaje online (Mooc) adaptadas al contexto rural.

Implicaciones de la investigación: El estudio facilita el diseño de estrategias para fortalecer asociaciones campesinas con enfoque de género, priorizando la colectividad, el empoderamiento económico y el uso de TIC, abriendo la puerta a futuras investigaciones en desarrollo rural estratégico.

Originalidad/Valor: El documento proporciona información esencial para que entidades públicas y privadas fortalezcan los emprendimientos femeninos en el sector rural, considerando las particularidades del contexto campesino, que difieren del entorno urbano.

Palabras clave: Mujeres Rurales, Educación Financiera, Enfoque De Género, Conflicto Armado
1 INTRODUCTION

The global emergency and the need for economies to regain their dynamism, require special attention to the rural approach of the countries of Latin America and the Caribbean (LAC), starting from the fact that they locate more than 123 million people, of which 50 million work in their respective regions, where levels of poverty and security are significantly different from urban contexts (International Labor Organization, 2019) However, they have been the most affected by the economic situation and the isolation of the markets.

Therefore, the reading of rurality should not only cover the geographical and demographic characteristics of the population, in addition to its affinity with agricultural work, but should include an approach oriented towards the transformation of productive units that increase economic development, revitalize the business fabric and achieve greater sustainability indices.

However, for the Colombian case, rural areas led and made up mostly of the male gender (51.8%/6,209,298 people), with a lower rate of women (48.13%/5,760,524 people) (National Administrative Department of Statistics-DANE, 2020) It continues to show an unfavorable labor market for this population group, represented among other aspects, by its high unemployment rates. Antagonically, the collective participation of rural women in the economic affairs of their regions is greater, taking charge not only of unpaid activities, including domestic ones, but generating resources to safeguard their families, communities and territories.

However, the employment gap between rural men and women in the last decade has been 38.4 percentage points with respect to 18.1% percentage points in urban areas, which shows the need to advance actions aimed at raising the visibility of the role of women in productive activities as business units that contribute significantly to the local economy and generate determining synergies in the associativity, strengthening and dignifying occupations in which they have already been performing such as agriculture, livestock, hunting, forestry and fishing (36.2%), commerce, hotels and restaurants (27.3%), communal, social and personal services (18.6%) and manufacturing industry (11.5%) (DANE, 2020); despite this, strategies must be focused on empowerment processes for the development of competitive advantages, expanding their production capacity and increasing employment rates, especially for women.

In this order of ideas, Cauca, a department located in the southwest of the country that has historically been recognized for its agricultural vocation and cultural diversity, among other aspects, not only suffers recurrent confrontations over land tenure, inter-ethnic conflicts, narcotrafficking, confrontation of armed groups outside the law, provoking social protests of
all kinds, but is located in the first places nationally among the departments with the highest number of cases of femicides (Vice-Presidency of the Republic of Colombia, 2020)Oh, yeah.

Thus, the Colombian State requires focusing efforts to generate greater opportunities for growth and poverty alleviation, including recognizing and extolling the value of women as agents of change in the business and productive environment, framing itself among the different actions, the generation of spaces for training and training that contribute to the transformation of gender inequalities and the realization of their rights with a differential approach (Cauca Department Governorate, 2020)Oh, yeah.

Starting from the above premises, the study is aimed at analyzing the incidence of economic and financial training of women belonging to 9 peasant associations with a gender approach in the rural sector of the municipalities of Piendamó, Sotará and Caldono, of the department of Cauca, Colombia, addressing their characteristics and contribution to local development as well as the perspective of 11 actors of the entrepreneurial ecosystem that support this type of processes; the above, through a qualitative approach of exploratory - descriptive scope.

According to this, there is the need to incorporate in regions with similar characteristics, the strengthening of associativity for the appropriation of strategies and programs in the development of entrepreneurial skills, through the exchange of significant experiences to exalt collective efforts from the entrepreneurial spirit, as well as economic empowerment through the recognition of personal and business finances. Finally, the use of ICT to advance training programs and strategies for promoting and marketing their enterprises is highlighted, due to the difficulties of access, mobility and displacement to urban areas, specific to their context.

2 THEORETICAL FRAMEWORK

Under a gender approach, economic and financial education seeks to promote social evolution and resource management as a means to overcome the differential gaps between men and women. Fernández et al (2022) They argue that there are significant differences in the level of financial knowledge where it tends to be higher in men than in women. Therefore, their understanding helps women's empowerment given to the development of planning and decision-making skills.

Almendarez (2023) It exposes it as an important knowledge base applicable to the daily way of life, allowing to plan its economy in a conscious and orderly way. In this way, it opens the way to new opportunities for women to feel convinced of the important role they play in
society, even more if it is to undertake. In the face of this, today's entrepreneurs take on a major challenge in the face of the constant modernization of the financial sector, so that, the more sophistication, the greater the capabilities of women for their financial growth must be (Mungaray et al., 2021)Oh, yeah.

Financial education should then contribute to women's empowerment by assessing their decisions on the basis of risk and cost assessment. It implies appropriation of concepts related to the operation of money, in the sense of managing income, expenditure, savings, credit, budget and investment; as well as the ability to protect their rights and demand the fulfillment of the duties of financial institutions (López et al., 2019)Oh, yeah. For this reason, the orientation of companies to this type of training will contribute significantly in their potential growth oriented to the competitiveness and sustainability of their business.

In this way, women's empowerment is not only good by itself from an ethical perspective, by improving their personal well-being, but also achieves positive effects for society as a whole (Carballo, 2019) due to the level of autonomy that women acquire in managing their resources; Versozi and Carvajal argue (2023a) emphasizing that its main objective is aimed at promoting access to and control of their productive assets and their recognition as participatory agents of the economy; although it also involves their political and social rights. In this way, it can be pointed out that its promotion contributes to the transformation of its environment, raising demands for support to public and private institutions that support this type of processes to achieve that their enterprises can grow and transcend; reason why Silva et al. (2023) They argue that increasing the level of entrepreneurship increases the level of female empowerment.

According to this, the woman who undertakes is exposed to great challenges from the leadership of an organization subject to a changing context, as well as the role she plays in the family context and the gender gaps that still persist in the environment. In this regard, Saavedra et al. (2022) He states that women entrepreneurs encounter barriers such as social norms that demerit and put limitations on women's work; likewise, the author highlights that their ventures are driven by family income, economic need and the search for a balance between family and work. In this regard, the work of entrepreneurship highlights the need for skills acquisition in flexibility, self-confidence, learning and leadership.

However, from the rural context it is shown that women are key in the transformation of the rural environment, since their incorporation into the labor market has grown exponentially due to the promotion of female self-employment within rural development policies (Chong, 2016)Oh, yeah. In this way, it favors the strengthening not only of its
productive chains but also the well-being of rural communities and the economy in general. In this order, women represent a relevant component for the improvement of living conditions, as well as the generation of employment. For its roots in the territory, Savall et al. (2020) In addition, it argues that its type of entrepreneurship is derived from the degree of rural anchoring where business initiatives can be identified that favor the socio-cultural schemes and the use of the endogenous resources of the region. It is pointed out that economic and financial education will consolidate this type of leadership where rural women's enterprises show great potential for the revitalization of the rural economy.

3 METHODOLOGY

The research was carried out using a qualitative approach with the purpose of providing greater understanding and interpretation of the object of study (Corona, 2018). Oh, yeah. It is an exploratory–descriptive study, aimed at analyzing the incidence of economic and financial training of 52 women belonging to 9 peasant associations with a gender focus in the rural sector of the municipalities of Piendamó, Sotará and Caldono, of the department of Cauca, Colombia, territories that have been affected by the armed conflict; the characteristics of the entrepreneurs and their contribution to local development were addressed. As a technique for collecting information, a semi-structured questionnaire was used in the first instance, applied under a classification scale of 31 questions, including dichotomous, descriptive questions with an open answer option. 5 factors were explored from the recognition of perceptions and roles as key actors from the realization of three group sessions; information systematized by the SPSS program, version 23 from a descriptive analysis from the statistical figures that allowed to analyze and interpret, the main findings of the research.

As a second moment, a group interview was conducted with 11 public and private institutions responsible for strengthening entrepreneurship ecosystems from a gender perspective. Questions were asked oriented to associativity and economic and financial education for female empowerment. The above results were processed by the Atlas ti program under the content analysis proposed by Díaz (2018). Oh, yeah.

4 RESULTS AND DISCUSSIONS

This section describes the research results from the qualitative study focused on the analysis of business development of the rural sector with a gender focus, divided into five
sessions according to the objectives set. The first section analyzes the profile of rural women by municipality. The second component highlights the strengthening of associativity for the development of entrepreneurial skills. The third aspect addresses economic empowerment through the management of personal and business finances, followed by the institutional perspective. Finally, the implementation of context-adapted MOOC platforms to promote the use of ICT is proposed.

4.1 CHARACTERIZATION SOCIODEMOGRAPHIC PROFILE OF RURAL WOMEN

To determine the focus of programs in the development of entrepreneurial skills in women it was necessary to make an approximate approach determining important variables such as age, marital status, educational level; among others, in order to build the profile of women.

4.1.1 Socio-demographic profile

Through the characterization it can be evidenced the average age ranging between 17 and 36 years in 34%, 36 and 45 years in 35% and more than 46 years in 31% resulting in 66% of the population is adult, interested in the learning processes in the field of entrepreneurship and the management of their personal finances as well as Matamoros poses (2023) Entrepreneurs need basic training to develop their business activities.

In terms of marital status, women in a free union account for 40 per cent; unmarried women account for 33 per cent and 27 per cent married, widowed or divorced. These figures then lead to economic dependents who, for the most part, 50% range from 3 to 5 people, 35% 2-1 people and 15% without dependants. The educational level of women corresponds in 26% between complete and incomplete primary, 36% in complete and incomplete secondary, in 21% technical or technologist and professional 7% showing in general terms, that women do not have an optimal educational level, which is directly related to their income levels; as Zanzzi et al (2018) This is an important factor in making the income distribution more equal. It is also noted that 10% of women are illiterate because they did not have the opportunity to study due to circumstances such as poverty and lack of opportunities.
4.1.2 Profile related to the enterprises, income and outflows of the community and its culture of savings

The economic conditions of each association change substantially in its results, in relation to the income obtained. In this sense, for rural women of Caldono sector north of Cauca, it is observed that 70% of the income is obtained by miscellaneous services, and the remuneration value is less than 1 SMML; only 30% counts between 1 and 2 SMMLV for short contracts. In the Centro sector and in the southern sector of Cauca, 99% of the monthly income they obtain from the municipalities of Sotará and Piendamó is less than 1 SMMLV, money that is earned through agriculture in 90% and in 10% by temporary jobs in the sector. Generally speaking, the use of their income is intended to meet their basic needs in food, payment for services and less than 10% of the respondents had additional resources for recreational activities or for savings.

Therefore, it is important to focus business projects that guide a planned response to the demands of the market; reason why Delgado et al (2020) He argues that sometimes, this type of enterprise cataloged by necessity, they find it difficult to grow, resulting in a limited income. Thus, it is necessary to focus on entrepreneurship by opportunity, with growth potential and with a forward-looking vision to overcome the changing dynamics of the context. In addition, in Colombia, and especially in the department of Cauca, the consequences of violence and armed conflict have generated serious fractures in the social and productive fabric, so that the enterprises still do not reach levels of sustainability (Rivera et al., 2022) Oh, yeah.

4.2 STRENGTHENING PARTNERSHIP FOR THE APPROPRIATION OF STRATEGIES AND PROGRAMS IN THE DEVELOPMENT OF ENTREPRENEURIAL SKILLS, THROUGH THE EXCHANGE OF MEANINGFUL EXPERIENCES

At present, advances have been emanated in the process of making women visible with their contribution to rural development, however, the lack of knowledge in entrepreneurship issues and economic and financial education remains an unresolved problem in the empowerment process. To do this, it is evident the importance of strengthening the associativity in local communities with the purpose of improving social interactions according to interests. According to the observation process and practical workshops are manifested in activities associated with agriculture, ecological gardens, childcare or older adults for women working in hairdressers and market shops.
According to the speech of the entrepreneurs, the exchange of experiences, opens a panorama of possibilities towards new joint projects that guarantee greater effectiveness in the generation of resources when ecosystem actors such as public and private organizations are involved for their management. Well ratifies the institutions that accompany this type of processes, which should include associative models from the identification and solution of their problems. Accordingly, Nikulin et al (2017) It proposes this component as a resolution process of conflicts that emerge within the enterprises.

As such, gender-based entrepreneurship is permeated by economic and financial risk factors. In addition, the role it plays in other fields of action such as the family and the home. For this reason, associative models allow to increase the chances of success of an enterprise, in addition to helping to attenuate and reduce the risk of this. It also guarantees the effectiveness of the interactions that entrepreneurs can establish with the actors of the ecosystem, showing the shared sense of the objectives to be achieved. Encourage cooperative and learning environments to identify common needs and expectations.

4.3 ECONOMIC EMPOWERMENT THROUGH THE RECOGNITION OF THE PERSONAL AND BUSINESS FINANCES OF THIS GROUP

Empowerment is a process that is associated with interpersonal relationships in society, affecting autonomy and intervention in decision-making. It gives way to access to the resources of their environment where women interact individually and collectively, in contexts where they had previously been denied, assuming more control and power (Versozi and Carvajal, 2023b) Oh, yeah. In this way, it generates well-being to their living conditions and the development of their individual and collective capacities.

Among the assessments made by the entrepreneurs, it is highlighted that the empowerment of women in the management of finances is good in 60% given to family support or groups of friends, followed by regulating in 40% for poor economic conditions. It is still evident that the degree of female participation in spaces for decision-making and resource generation is 40% of the population, compared to 30% who are high participation, 20% median participation and 10% high participation and relevant in decision-making; results that reflect the importance of strengthening economic empowerment for the direct contribution to gender equality and its inclusive growth.

In the economic and social empowerment of women in the Cauca department, it is affected by variables associated with their socioeconomic conditions that generate limitations
in their growth as an empowered woman. Likewise, the lack of access to basic education, social conditions, affective ties, social and cultural factors, limitations on the access of financial institutions, lack of continuous support from the state and the most urgent threat to the armed conflict. For this last aspect, the department of Cauca has been an epicenter of massive and indiscriminate violence for more than 50 years, which due to its spatial location, serves as a corridor of arms and drugs of illegal groups that leads to high levels of poverty that equal 62.1% and extreme poverty with a figure of 34% (Gómez et al., 2016)

It is clear that due to the scenario in which rural women find themselves, the significant and continuous support is imperative, which emerges from their own family nucleus, associated with the disaggregation of significant burdens in the work of the home, allowing the use of their time in accompaniments of entrepreneurship and economic and financial education to strengthen their economic independence; reason for which accompaniment was carried out to the different associations in relation to the issues exposed with the purpose of strengthening and mediating the empowerment of women.

In the process of entrepreneurship, workshops and initiatives were developed where women generated self-confidence accompanied by the issues associated with personal finance from the field of budget, management of their income and expenses, such as saving and investing their savings and managing debts. This learning allowed the acquisition of decision-making skills and the ability to manage their resources with future impact in terms of improving their quality of life and developing capitalization. In this context, economic autonomy was promoted and as proposed by Cardona et al (2022)In addition, this type of exercise helps to understand and manage resources in a conscious way and to know the opportunities to improve financially.

4.3.1 Economic and financial education in women entrepreneurs from the perspective of institutions

The empowerment of women through economic and financial inclusion is an important component for strengthening their productive chains. Armenteros et al (2023) He argues that a population with this type of knowledge presents benefits for individuals facing unprecedented financial challenges as well as for any possible macroeconomic mediation that may result from the decrease in the number of individual crises. In this sense, there are various strategies that have been developed from different public and private institutions to strengthen entrepreneurship in Cauca and that enable the economic and financial empowerment of women:
among them: accompaniment, counseling and mentoring to entrepreneurs visible in business offices and employability routes.

From the position of Mellado et al (2023) Moreover, entrepreneurship ecosystems explain the way in which the context shapes entrepreneurial activity, and at the same time, illustrate the level of development and its suitability for the birth and sustenance of companies. They also shape the relationships between people and networks of contact as a mechanism for growth and development. Thus, for institutions collaborative work is decisive for the success of the ventures. According to this, it is relevant to promote it with entities of the entrepreneurial ecosystem to enhance the training processes of economic and financial education that give way to the operation of the company.

In this context, its inclusion involves the development of technical, analytical, operational capabilities, business strategies, revenue identification, costs among others are necessary for competitive success permeated by the innovation component. To this end, the institutions highlight the importance of enhancing the articulation between University-Company-State.

Figure 1 presents the considerations taken by public and private institutions in favor of women's economic and financial education:

**Figure 1**

*Semantic network on the empowerment of women from economic and financial education under the stance of the institutionality*

Source: own elaboration.
4.4 USE AND ADAPTATION OF ICT, THROUGH VIRTUAL ONLINE LEARNING PLATFORMS (MOOCS)

Information and communication technology (ICT) tools enable the promotion of new forms of learning in rural women. From the findings and results obtained in the research it is evident that, from the experience of the entrepreneurs, its use is relevant to the productive and organizational processes of their community: 55.6% of the population mentioned being very important and 44.4% described it as important. Likewise, they highlighted as main benefits: the promotion and commercialization of productive products and services; optimization of processes and improvement of the quality of products and services. In addition, the use of ICTs by this group has been frequent for 50% of women, compared to 30% who reported sometimes and 20% who indicated that their use was occasional.

Current trends, such as the pandemic and digital inclusion, suggest that women can be accompanied through MOOC courses, being optimal for associations with basic knowledge in entrepreneurship and financial education. The implementation of these courses involves diagnosis, workshops, curriculum design, validation, implementation with tutoring and evaluation of results (Solarte and Grass, 2019).

The experience achieved by the public and private institutions that accompany this type of process, show that the empowerment of women in economic and financial education arises from the recognition of the potentialities of female enterprises whose decisions and promotive actions in network evidence tangible results such as number of jobs generated, number of sustainable enterprises and impacts achieved at the economic, social and environmental level among others.

According to Chaves’ position (2017) Moreover, the demand for education by adults increases significantly, with the common factor that this sector of the population can not regularly go to classrooms for the commitments and tasks of their role; it is then, virtual education is an efficient and complementary method to achieve that women entrepreneurs can access new learning methods.

However, one of the major challenges facing the rural sector is access to connectivity; in this regard, ICT policies have been advancing in recent decades to strengthen connectivity and create conditions for its use and the development of territories (Molina and Mesa, 2018) Oh, yeah. In this sense, one of the strategies implemented by the Ministry of ICT in the municipalities described in this study is the installation of 27 digital zones to the corregimientos and sidewalks located mainly in the southeast of the country, focusing on Cauca (Ministry of
Information and Communications Technology, 2020); which is why the use of MOOC platforms is beneficial for rural entrepreneurs. In addition, investigations such as those raised by Solarte and Grass (2019) They allow us to recognize that in the Caucasus context, these types of platforms are relevant in the rural context. Therefore, these types of alternatives enable scenarios for female empowerment from financial and economic education.

5 CONCLUSION

The results of the study show the incidence of economic and financial education in women entrepreneurs as a strategy to empower and strengthen their productive chains. This responds to the urgent need to intervene in this type of populations exposed to conditions of vulnerability by a context permeated by armed conflict; added to it, the low level of education, economic, social, cultural limitations and development of enterprises created by necessity. In this sense, the strengthening of associativity among rural entrepreneurs guarantees greater effectiveness in the generation of resources and sustainability of businesses. Likewise, there is a significant contribution when ecosystem actors are involved from associative models oriented to the identification and solution of their problems.

In this way, rural economic development in areas of armed conflict, reflect the need to strengthen in economic empowerment for the direct contribution to gender equality and its inclusive growth. The initiatives aimed at economic autonomy allowed to generate confidence in women and the development of skills for decision-making and management of their resources; accordingly, it provides tools for the construction of viable and sustainable entrepreneurial projects for the leveraging of resources. From the point of view of the institutionality, the need to continue advancing the empowerment of women through economic and financial inclusion is highlighted, and it can be useful from the strategies that have been developed from the different public and private institutions for the strengthening of entrepreneurship in Cauca as long as they are adapted to the needs of their context, which are far from the traditional urban sector.

On the other hand, the use and adaptation of ICT, through virtual online learning platforms (MOOCs), promote new forms of learning for the improvement of their productive and organizational processes in the community, and that are relevant to their context. This will allow greater possibilities for rural women to access economic and financial education with the possibility of promoting enterprises capable of generating dynamism for the rural economy.

In this sense, the study allows the design of strategies for the strengthening of peasant
associations with a gender focus in the field of entrepreneurship, prioritizing the value of the community, economic empowerment and the use of ICT, giving rise to future strategic direction research for rural development.

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